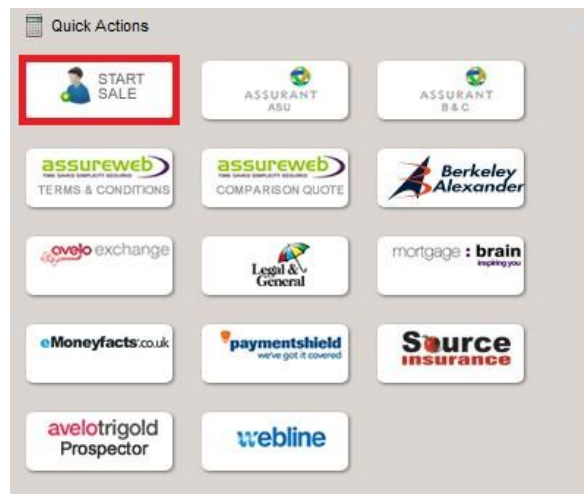


The following user guide will show you how to create a Contact through to closing a Case. This will encompass creating a Contact, Case, compliance documents and submitting the application.



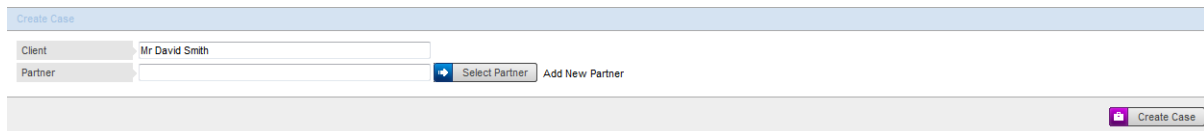
Source Details Training Case <input type="checkbox"/> Category Prospect Source Telephone Sales Source Details	Address Details Building Name or Number Postcode Foreign Address? <input type="checkbox"/> Address: Line 1 Address: Line 2 Address: Town Address: County
Personal Details Title Mr Forename(s) David Surname Smith Gender Male Salutation Mr D Smith Date of Birth (dd/mm/yyyy) Marital Status Please Select Grade Select Grade	Contact Details Home Telephone Number Business Telephone Number Mobile eMail eMail Confirm Preferred Contact Time Anytime
Adviser Details Serving Adviser support Mr Support Next Review Date (dd/mm/yyyy)	Data Protection <input checked="" type="radio"/> I do not wish to receive information on other products <input type="radio"/> I am happy to receive information on other products

The new Contact screen (shown above) requires you to complete all the mandatory fields. Click on the 'Update' button in order to proceed.

Please note that Contacts cannot be deleted once created. The only way to delete a Contact is to mark it as a training case when creating the Contact. This cannot be change to a training case after the Contact has been created.

Once all mandatory fields have been completed, click on the 'Create Case' button to go to the Case Details screen, or 'Add Partner' to add a partner to the existing contact.

After selecting the Create Case button, you will be prompted to create the case by clicking on the 'Create Case' button, or to add a partner (another Contact as a Partner) if you have not done so already.



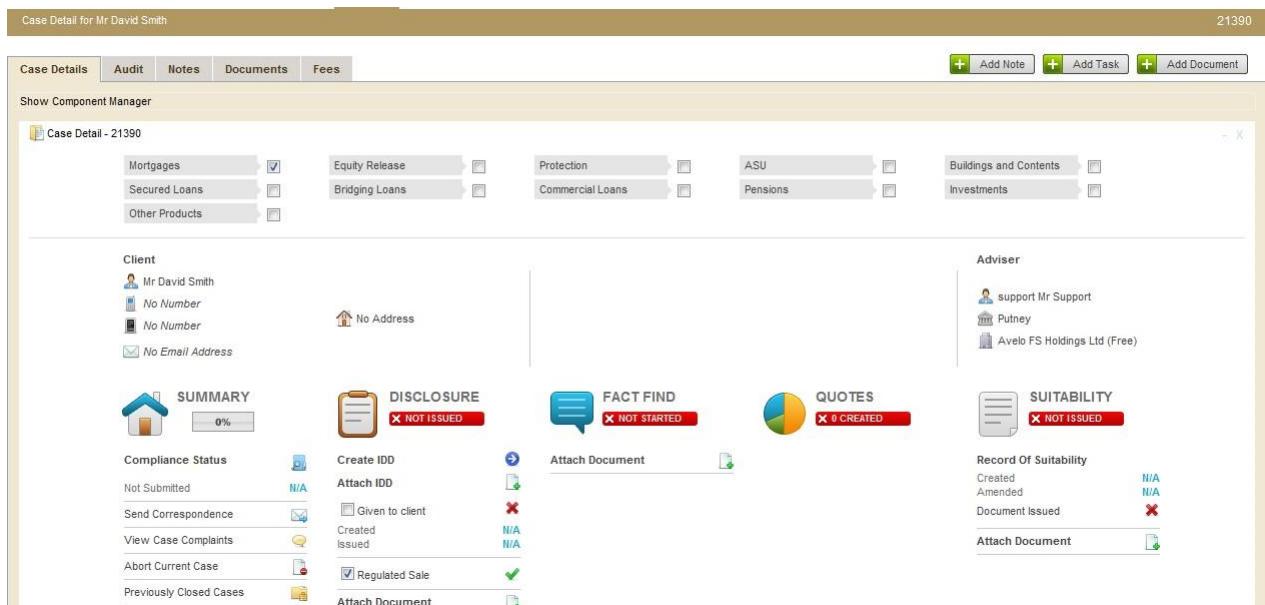
The 'Create Case' form is a light blue header with a title bar. Below it, there are two input fields: 'Client' with the value 'Mr David Smith' and 'Partner' which is empty. To the right of the 'Partner' field is a blue button with a plus icon and the text 'Select Partner', followed by a link 'Add New Partner'. At the bottom right of the form is a purple button with a plus icon and the text 'Create Case'.

The Case Details screen displays the Case workflow, taking you from Case creation to Case completion.

Please also note that you must select a discussion area before you proceed with the case (shown below)



This form displays a grid of discussion areas with checkboxes. The first row contains: 'Mortgages' (checked), 'Equity Release' (unchecked), 'Protection' (unchecked), 'ASU' (unchecked), and 'Buildings and Contents' (unchecked). The second row contains: 'Secured Loans' (unchecked), 'Bridging Loans' (unchecked), 'Commercial Loans' (unchecked), 'Pensions' (unchecked), and 'Investments' (unchecked). The third row contains: 'Other Products' (unchecked).



The 'Case Detail for Mr David Smith' screen shows a comprehensive view of the case. At the top, there's a header with the case title and a reference number '21390'. Below this is a tabbed interface with 'Case Details' selected. The 'Case Details' tab shows a 'Show Component Manager' section with a grid of discussion areas (Mortgages, Equity Release, Protection, ASU, Buildings and Contents, Secured Loans, Bridging Loans, Commercial Loans, Pensions, Investments, Other Products) and a 'Client' section with contact details (Mr David Smith, No Number, No Address, No Email Address). Below the client details are five main workflow stages: 'SUMMARY' (0%), 'DISCLOSURE' (NOT ISSUED), 'FACT FIND' (NOT STARTED), 'QUOTES' (0 CREATED), and 'SUITABILITY' (NOT ISSUED). Each stage has a corresponding icon and a status indicator. To the right of these stages is an 'Adviser' section listing 'support Mr Support', 'Putney', and 'Avelo FS Holdings Ltd (Free)'. At the bottom, there are sections for 'Compliance Status' (Not Submitted, N/A), 'Create IDD' (Attach IDD, Given to client, Created Issued, N/A), 'Attach Document', 'Record Of Suitability' (Created, Amended, Document Issued, N/A, N/A, X), and 'Attach Document'.

Please note you must complete each stage before you can proceed to the next stage of the Case. For example, you must complete the Disclosure document before you can proceed to the Fact Find.

Completing the IDD.

DISCLOSURE		DISCLOSURE	
✗ NOT ISSUED		✓ ISSUED	
Create IDD		Amend IDD	
Attach IDD		Attach IDD	
<input type="checkbox"/> Given to client	✗	Given to client	✓
Created	N/A	Created	30/04/2013
Issued	N/A	Issued	30/04/2013
<input checked="" type="checkbox"/> Regulated Sale	✓	<input checked="" type="checkbox"/> Regulated Sale	✓
Attach Document		Attach Document	

The IDD can be created in Momentum by clicking on the 'Create IDD' button. You can also attach your own IDD by clicking on the 'Attach IDD' button.

When selecting the 'Create IDD' button, you can specify what type of IDD you wish to create; Mortgage only; Insurance only; Combined (depending on which modules are selected on the Case Details screen)

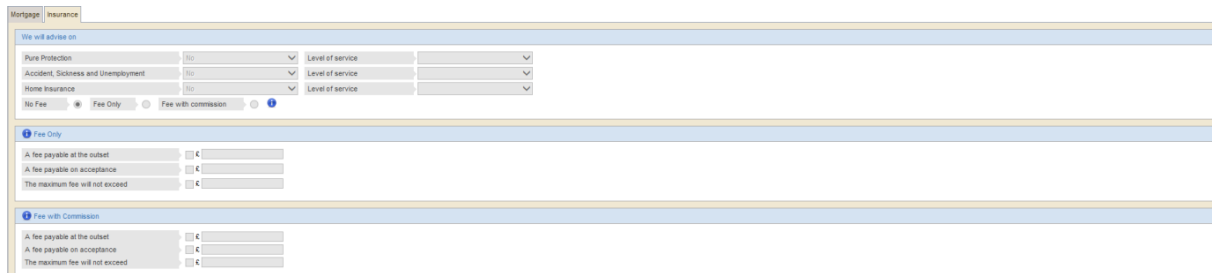
What type of IDD do you want to create?	Combined	How is the sale taking place?	Telephone
Have you read the IDD to the client?	Yes	Date Read (dd/mm/yyyy)	19/09/2013
Consent to proceed on limited verbal disclosure?	Yes	Date of Consent (dd/mm/yyyy)	19/09/2013
Has the IDD been issued to the client?	Yes	Date Issued (dd/mm/yyyy)	17/09/2013

Depending on the type of IDD you have specified, you must complete the relevant tab(s).

Mortgage:

Mortgage Insurance	
Which service will we provide you?	
<input checked="" type="radio"/> We will advise and make recommendations for you after we have assessed your needs. <input type="radio"/> You will not receive a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.	
We will advise on	
Regulated mortgage products	Yes
Pay to let mortgage contracts	Yes
Lifetime mortgage contracts	Yes
Home Reversion	Yes
<input type="radio"/> No Fee <input type="radio"/> Fee Only <input checked="" type="radio"/> Fee with commission	
Fee Only	
A fee payable at the outset	£
A fee payable on application	£
A fee payable on completion	£
The maximum charge as a fee	£
The maximum fee will not exceed	£
Fee with Commission	
A fee payable at the outset	£
A fee payable on application	£
A fee payable on completion	£
The maximum charge as a fee	£
The maximum fee will not exceed	£
Will you offer a refund of fees?	Yes
Refund conditions	

Insurance:



Once the IDD has been configured, you must complete the following questions located under the type of IDD you wish to create:

- Have you read the IDD to the client?
- Consent to proceed on limited verbal disclosure?
- Has the IDD been issued to the client?

Located at the top and bottom of the IDD, you may view any rejected advice, Change IDD, preview, save the IDD and close the IDD.




The Change IDD button make the below buttons visible which will allow you to select a Company or Advisor IDD that has been set up on Momentum.




Once the IDD has been set as issued, the red 'Not Issued' status will turn green and will display as 'Issued'


Attaching an IDD:




DISCLOSURE

✗ NOT ISSUED


Create IDD 


Attach IDD 

☐ Given to client 

Created N/A

Issued N/A

☒ Regulated Sale 

Attach Document 

Note: If attaching your own document, you must remember to mark the document as issued. This can be done by selecting a 'Method of Delivery' option.

System Head Offices > Avelo FS Holdings Ltd (Free) > Putney > Mr Stephen Ducker

Type

Initial Disclosure Document


Name (leave blank for default)

Notes

Creation Date

25/09/2013 12:01

Date Provided

25/09/2013 

Method of Delivery


Posted


Filename

C:\Users\DuckerS\Documents\IDD.pdf

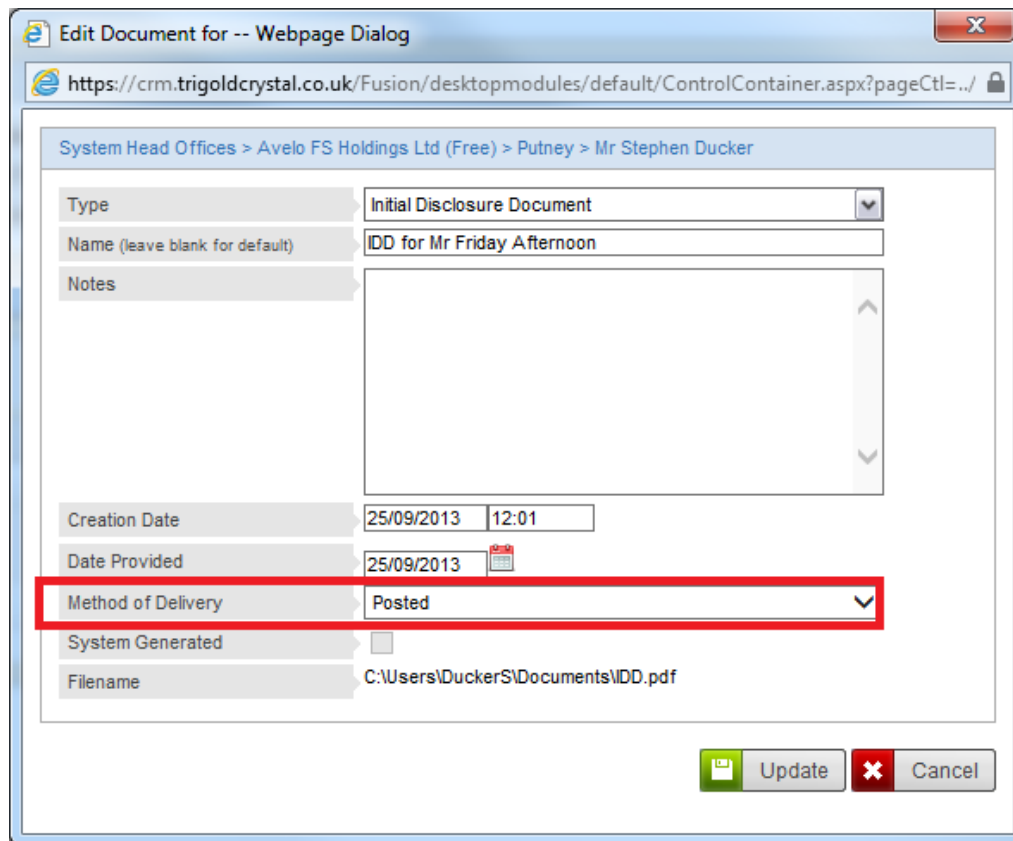
Browse...

Scan

 Save

 Cancel

If you have not set a Method of Delivery when attaching the IDD, you must go to the 'Documents' tab on the Case Details screen, click on the document in the 'Name' column, and change the 'Method of Delivery' and click the 'Update' button to save the change.



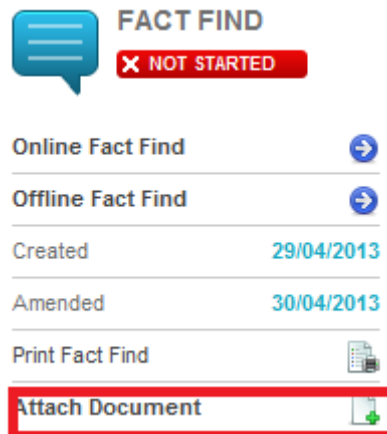
Completing the Fact Find:

Momentum contains two Fact Finds; an online version and an offline version, for times when you don't have access to the internet. If the client only wishes to discuss mortgages, then the Fact Find will only show the relevant fields.



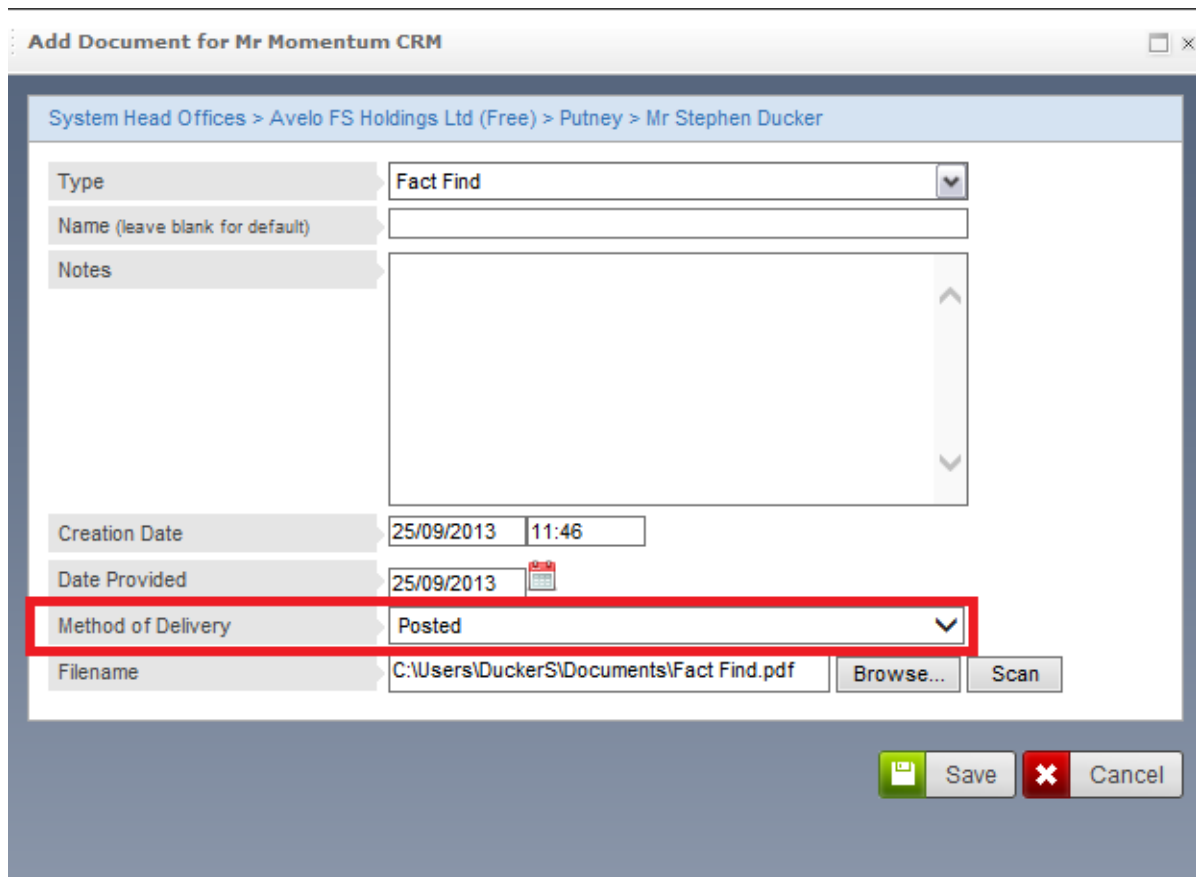
The Fact Find can be created in Momentum by clicking on either the Online Fact Find or the Offline Fact Find links/buttons. You may also attach you own Fact Find via the 'Attach Document' button.

Attaching a Fact Find:

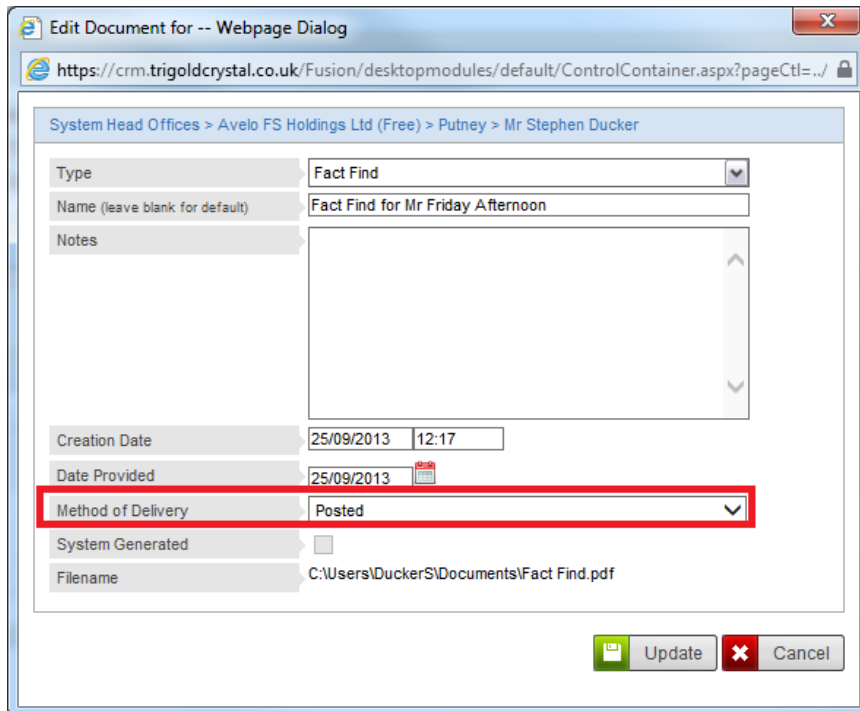


The image shows a 'FACT FIND' interface. At the top, there is a blue speech bubble icon and a red button labeled 'NOT STARTED'. Below this, there are two links: 'Online Fact Find' and 'Offline Fact Find', each with a blue arrow icon. Further down, there are two rows of text: 'Created' with the date '29/04/2013' and 'Amended' with the date '30/04/2013'. Below these, there are two buttons: 'Print Fact Find' with a printer icon and 'Attach Document' with a document icon. The 'Attach Document' button is highlighted with a red rectangular border.

Note: If attaching your own document, you must remember to mark the document as issued. This can be done by selecting a 'Method of Delivery' option.

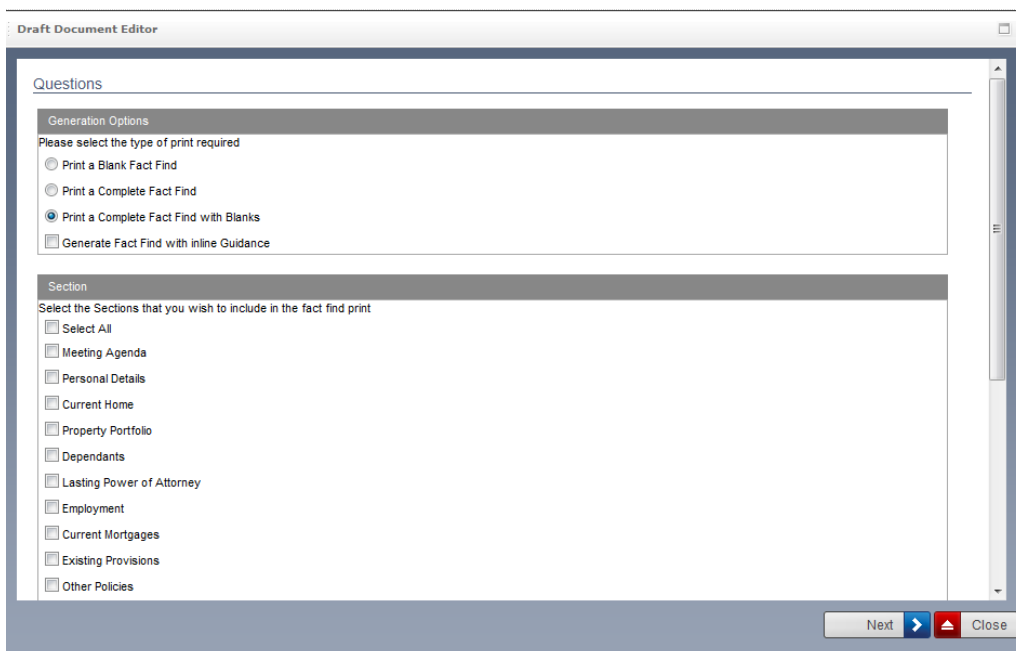


The image shows a window titled 'Add Document for Mr Momentum CRM'. The window has a breadcrumb trail: 'System Head Offices > Avelo FS Holdings Ltd (Free) > Putney > Mr Stephen Ducker'. Below the breadcrumb, there are several fields: 'Type' (a dropdown menu set to 'Fact Find'), 'Name (leave blank for default)' (a text box), 'Notes' (a large text area), 'Creation Date' (a date and time picker set to '25/09/2013' and '11:46'), 'Date Provided' (a date picker set to '25/09/2013'), 'Method of Delivery' (a dropdown menu set to 'Posted', highlighted with a red rectangular border), and 'Filename' (a text box containing 'C:\Users\Ducker\Documents\Fact Find.pdf'). To the right of the 'Filename' field are two buttons: 'Browse...' and 'Scan'. At the bottom right of the window are three buttons: 'Save' (with a green floppy disk icon), 'Cancel' (with a red 'X' icon), and a 'Save' button.



The Fact Find can also be printed via the 'Print Fact Find' link and the options are:

- Print a Blank Fact Find
- Print a Complete Fact Find
- Print a Complete Fact Find with Blanks
- Generate Fact Find with inline Guidance








Online Fact Find:

When starting the Online Fact Find, you can at any time change the areas you would like to discuss by ticking or un-ticking the relevant boxes. This will update the Fact Find accordingly.

Which areas would you like to discuss:

Mortgages <input checked="" type="checkbox"/>	Equity Release <input type="checkbox"/>	Protection <input type="checkbox"/>	ASU <input type="checkbox"/>	Buildings and Contents <input type="checkbox"/>
Secured Loans <input type="checkbox"/>	Bridging Loans <input type="checkbox"/>	Commercial Loans <input type="checkbox"/>	Pensions <input type="checkbox"/>	Investments <input type="checkbox"/>
Other Products <input type="checkbox"/>				

Next 

Notes  Validate  Save  Save and Close  Cancel

Depending on the discussion areas selected, you will need to work through the sections shown (see below).

Objectives:

Objectives | Personal Profile | Holdings | Mortgage | Declaration

Objective of the Meeting Show Guidance 

- The purpose of this meeting is to examine in detail the lifestyle objectives you wish to achieve in the future
- There may be many ways to achieve your objectives. Therefore, at this stage we will not be relating specific objectives to any particular product or service
- In order to accurately advise you on your future lifestyle and financial needs, I need to gather information relating to your present and past financial circumstances
- Anything we discuss during this advice process will be treated as confidential and any information stored will be in accordance with the provisions of the Data Protection Act

Are there any other questions I may answer for you before I proceed? ☐ Yes ☐ No



Personal Profile:

Objectives | Personal Profile | Holdings | Mortgage | Declaration

Personal  Add Partner

Title 

Forenames

Surname

Gender ☒ Male ☐ Female

Date of birth

Marital status

Nationality

Country of Residence

Foreign Resident? ☐ Yes ☐ No

Expatriate? ☐ Yes ☐ No

Post Code

Foreign Address? ☐



Holdings:

Objectives | Personal Profile | Holdings | Mortgage | Declaration

 Add Holding

Drag a column header and drop it here to group by that column

Owner	Product Type	Provider	Description	Value
No records to display.				



Mortgage:

Objectives | Personal Profile | Holdings | Mortgage | Declaration

Property to be Mortgaged

Post Code

Address Line 1

Address Line 2

Town

County

Property Ownership

Residence Type

Property Value

When was the property last valued?

Your property was built

Property type

Declaration:



Objectives Personal Profile Holdings Mortgage Declaration

DO NOT AGREE TO THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, PLEASE SPEAK TO YOUR ADVISER.

Data Protection

I acknowledge that Avevo FS Holdings Ltd (Free) and its subsidiaries and any group to which it or any of its subsidiaries may from time to time belong ("Avevo FS Holdings Ltd (Free)") will process by computer or otherwise information obtained about me contained in this Personal Financial Review which relates to any contract I enter into with the ("Personal Data"). I consent to using the Personal Data to enable Avevo FS Holdings Ltd (Free) and its representatives to manage my dealings with Avevo FS Holdings Ltd (Free). I confirm that I have the permission of any other person mentioned to provide Avevo FS Holdings Ltd (Free) with the information contained in this Review. I consent to the data being checked and/or disclosed to Regulatory authorities as part of compliance monitoring activities.

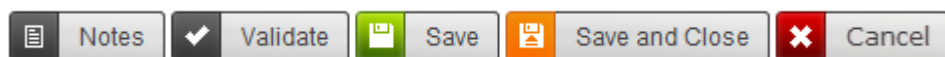
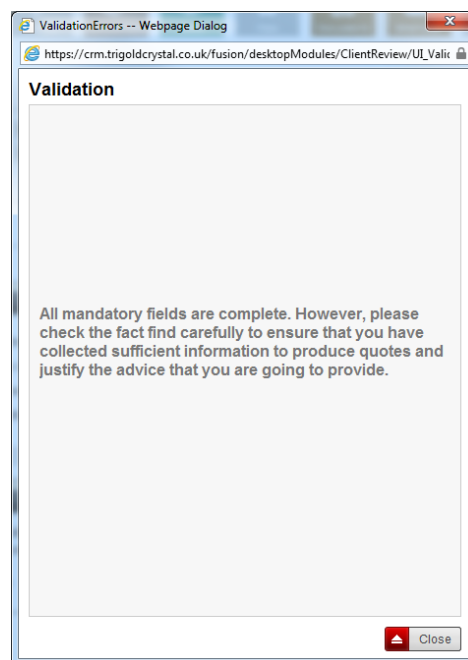
Money Laundering Regulations

We may be required to verify your identity in accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations and will request the necessary evidence from you to prove your identity. Failure to provide satisfactory evidence could result in the product not proceeding.

Duty of Disclosure

It is your responsibility to provide complete and accurate information to us when you take out an insurance policy or mortgage. It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

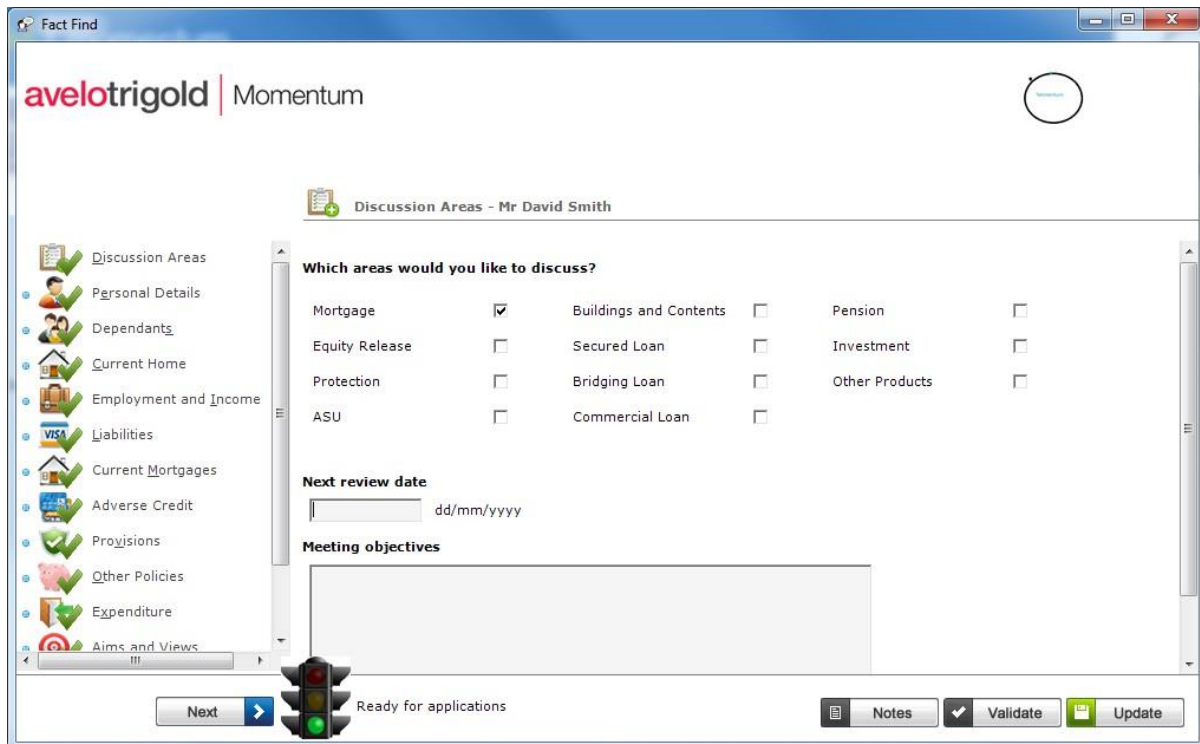
The Online Fact Find comes with a Validate button that allows you to validate the Fact Find. Any mandatory fields that have not been completed will be highlighted.



The above buttons are available on each tab of the Fact Find.

Offline Fact Find :

Launching the Offline Fact Find will present you with the screen below:

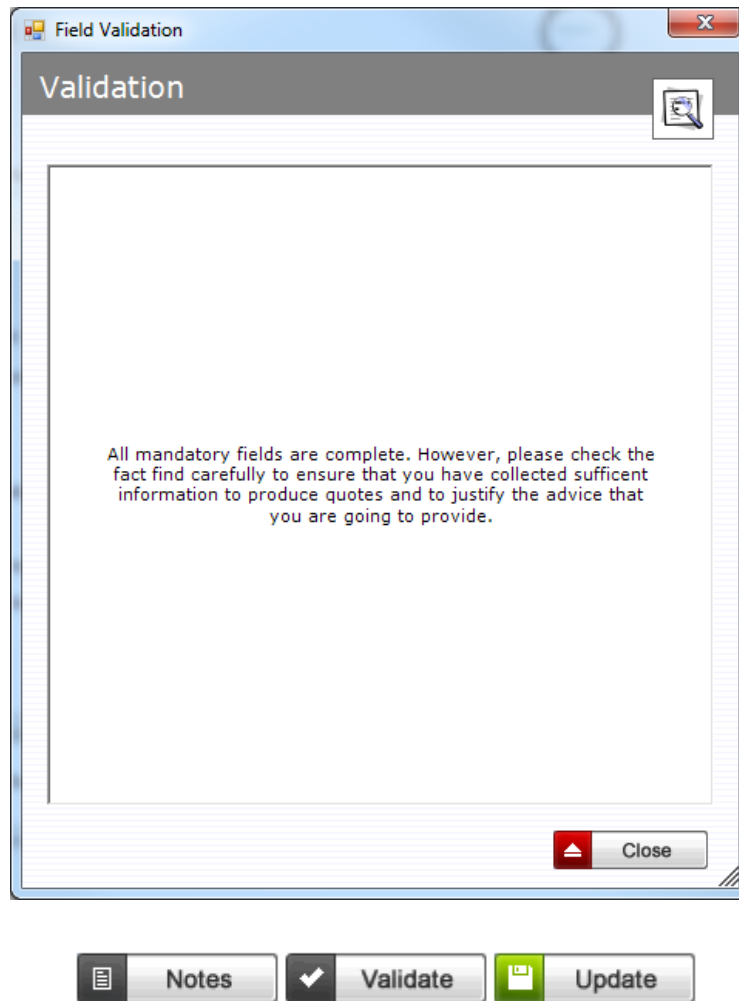


From this screen you will need to work through the following:

- Discussion Areas – Select the relevant discussion areas
- Personal Details – Change/add personal details for the applicant
- Dependants – Do you have any dependants/do you plan to have any in the next 1-3 years?
- Current Home – Change/add current home details
- Employment and Income – Change/add employment and income details
- Liabilities – Do you have any liabilities?
- Current Mortgages – Add a current mortgage/rent
- Adverse Credit – Change/add Adverse Credit information
- Provisions – Change/add Provisions
- Other Policies – Do you have any other policies/investments/savings?
- Expenditure – Change/add outgoings
- Aims and Views – Change/add Accident/Sickness and Unemployment, Long Term Illness, Critical Illness, Death, Building and Contents and Private Medical Insurance
- Product Requirements – Add in your product requirement. If one is not entered, you will not be able to carry out a source
- Declarations – Would you like the broker to make contact with you in the future?

Once each section has been completed, the checklist on the left panel will display a green tick.

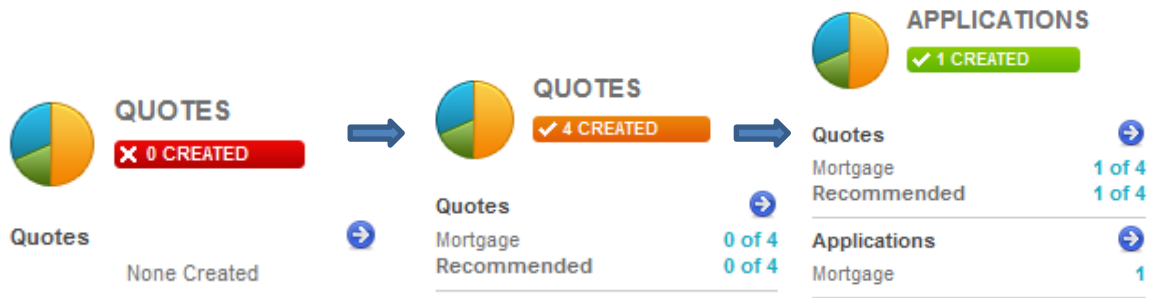
The Offline Fact Find comes with a Validate button that allows you to validate the Fact Find. Any mandatory fields that have not been completed will be highlighted.



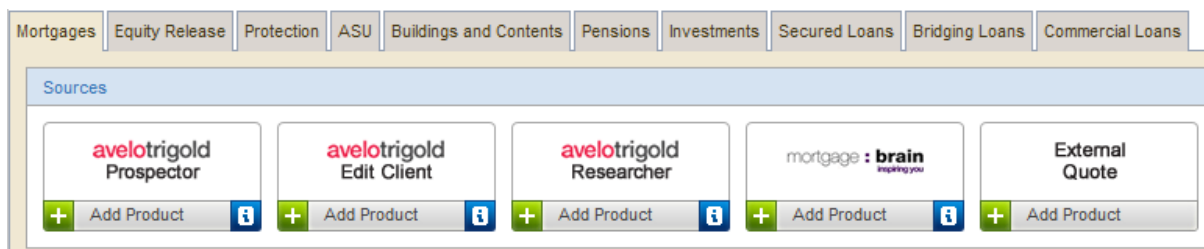
The above buttons are available on each tab of the Fact Find.

Clicking on the 'Update' button will save the Fact Find and take you back to Momentum.

Creating a Quote:



Once the Fact Find has been completed, you may now proceed to produce quotes. Click on 'Quotes' to display the quotes tab, where you may launch the appropriate software. Depending on the discussion area, you will need to select the appropriate tab to source for the required products.

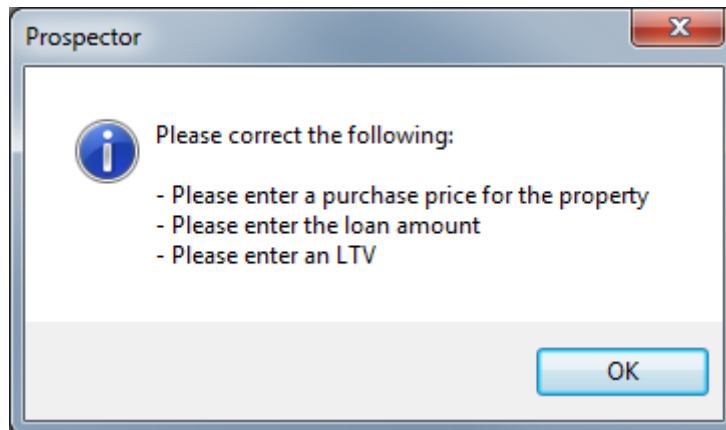


Selecting the sourcing option will launch the third party software. In this case, we will select IRESS Trigold Prospector to launch Trigold and source for mortgages. You may also select the external quote option to attach an existing quote you have already produced.

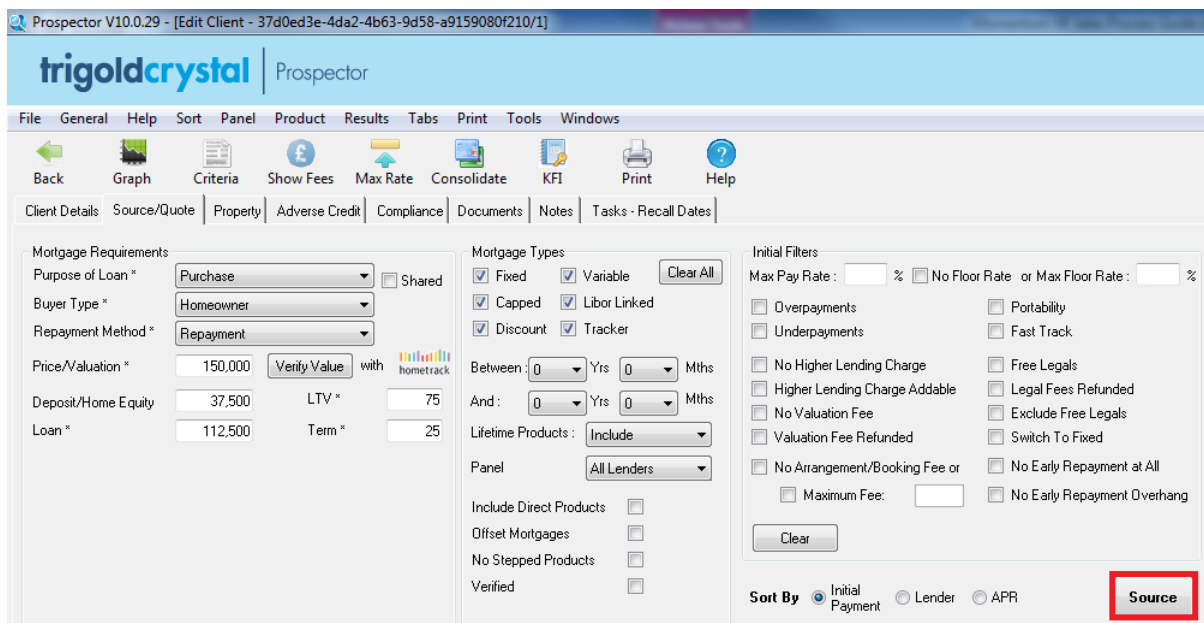
When selecting the Prospector option, the datahub will launch and Trigold will open.



Once Trigold opens, you will need to complete any mandatory information. Once you have completed all mandatory fields, please click on the Source button.



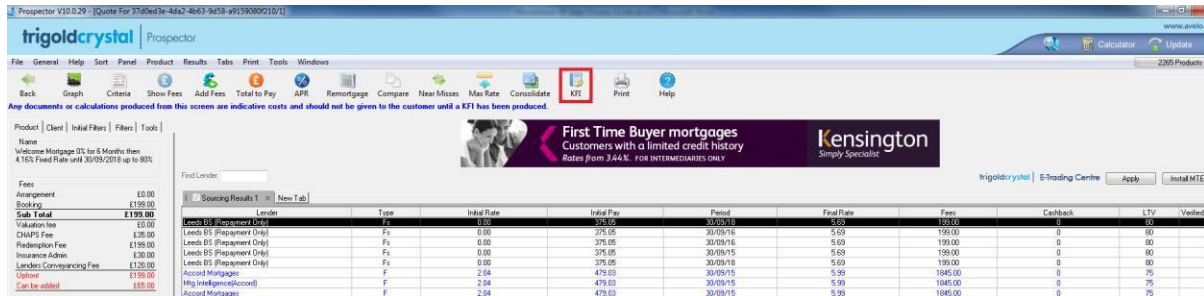
You may select any filters etc. at this stage too.



A screenshot of the 'Trigoldcrystal Prospector' software interface. The title bar shows 'Prospector V10.0.29 - [Edit Client - 37d0ed3e-4da2-4b63-9d58-a9159080f210/1]'. The interface has a blue header with the 'trigoldcrystal' logo and 'Prospector' text. Below the header is a menu bar (File, General, Help, Sort, Panel, Product, Results, Tabs, Print, Tools, Windows) and a toolbar with icons for Back, Graph, Criteria, Show Fees, Max Rate, Consolidate, KFI, Print, and Help. The main area is divided into several sections:

- Client Details**: Source/Quote, Property, Adverse Credit, Compliance, Documents, Notes, Tasks - Recall Dates.
- Mortgage Requirements**: Purpose of Loan (Purchase), Buyer Type (Homeowner), Repayment Method (Repayment), Price/Valuation (150,000), Deposit/Home Equity (37,500), Loan (112,500), LTV (75), Term (25).
- Mortgage Types**: Fixed, Variable, Capped, Libor Linked, Discount, Tracker, Between (0 Yrs 0 Mths), And (0 Yrs 0 Mths), Lifetime Products (Include), Panel (All Lenders).
- Initial Filters**: Max Pay Rate, No Floor Rate, Max Floor Rate, Overpayments, Underpayments, No Higher Lending Charge, Higher Lending Charge Addable, No Valuation Fee, Valuation Fee Refunded, No Arrangement/Booking Fee or Maximum Fee, Portability, Fast Track, Free Legals, Legal Fees Refunded, Exclude Free Legals, Switch To Fixed, No Early Repayment at All, No Early Repayment Overhang.
- Sort By**: Initial Payment (selected), Lender, APR.
- Source**: A red rectangular button in the bottom right corner.

In the sourcing results screen, select a product and click the 'KFI' button to launch the KFI Wizard.



trigoldcrystal Prospector

File General Help Sort Panel Product Results Tabs Print Tools Windows

Back Graph Criteria Show Fees Add Fees Total to Pay APR Remortgage Compare New Moves Max Rate Consolidate KFI Print Help

Any documents or calculations produced from this screen are indicative costs and should not be given to the customer until a KFI has been produced.

Product | Clear | Initial Filters | Filters | Tools

Name: Welcome Mortgage 0% for 6 Months then 4.15% Fixed Rate until 30/09/2018 up to 80%

Find Lender: [Search Box]

First Time Buyer mortgages
Customers with a limited credit history
Rates from 2.44%* for INTERMEDIARIES ONLY

trigoldcrystal | E-Trading Centre | Apply | Install MFE

Lender	Type	Initial Rate	Initial Pay	Period	Final Rate	Fees	Cashback	LTV	Yielded
Leeds BS (Payment Only)	FS	0.00	275.05	30/09/16	5.69	199.00	0	80	
Leeds BS (Payment Only)	FS	0.00	275.05	30/09/16	5.69	199.00	0	80	
Leeds BS (Payment Only)	FS	0.00	275.05	30/09/15	5.69	199.00	0	80	
Leeds BS (Payment Only)	FS	0.00	275.05	30/09/16	5.69	199.00	0	80	
Accord Mortgage	F	2.04	479.03	30/09/15	5.99	1845.00	0	75	
Accord Mortgage	F	2.04	479.03	30/09/15	5.99	1845.00	0	75	

Fees

Arrangement £0.00

Booking £159.00

Sub Total £159.00

Valuation Fee £0.00

Stamp Duty Fee £159.00

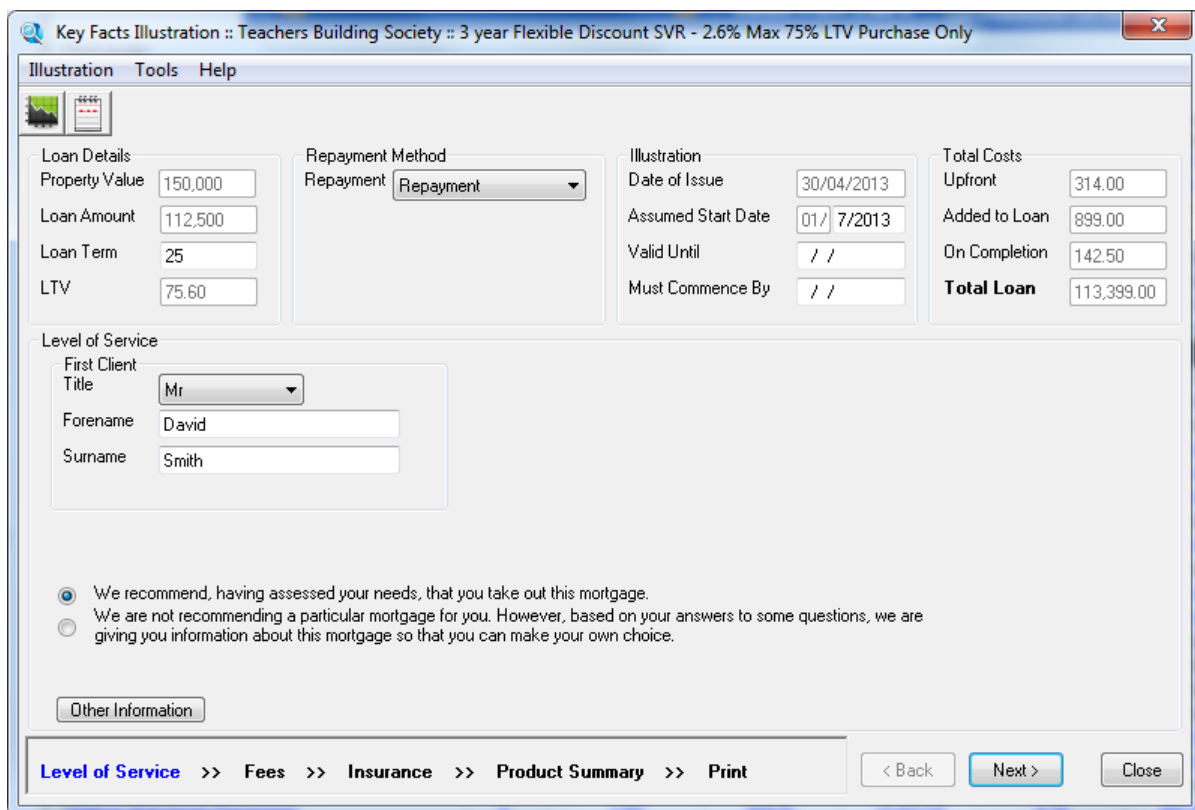
Insurance Admin £130.00

Lenders Conveyancing Fee £120.00

Upfront £159.00

Can be added £159.00

In the KFI Wizard, click Next through each screen, ensuring that each page has been completed as necessary.



Key Facts Illustration :: Teachers Building Society :: 3 year Flexible Discount SVR - 2.6% Max 75% LTV Purchase Only

Illustration Tools Help

Loan Details

Property Value 150,000

Loan Amount 112,500

Loan Term 25

LTV 75.60

Repayment Method

Repayment Repayment

Illustration

Date of Issue 30/04/2013

Assumed Start Date 01/ 7/2013

Valid Until / /

Must Commence By / /

Total Costs

Upfront 314.00

Added to Loan 899.00

On Completion 142.50

Total Loan 113,399.00

Level of Service

First Client

Title Mr

Forename David

Surname Smith

☒ We recommend, having assessed your needs, that you take out this mortgage.

☐ We are not recommending a particular mortgage for you. However, based on your answers to some questions, we are giving you information about this mortgage so that you can make your own choice.

Other Information

Level of Service >> Fees >> Insurance >> Product Summary >> Print

< Back Next > Close

Fees:

Key Facts Illustration :: Teachers Building Society :: 3 year Flexible Discount SVR - 2.6% Max 75% LTV Purchase Only

Illustration Tools Help

Loan Details
 Property Value 150,000
 Loan Amount 112,500
 Loan Term 25
 LTV 75.00

Repayment Method
 Repayment Repayment

Illustration
 Date of Issue 30/04/2013
 Assumed Start Date 01/ 7/2013
 Valid Until / /
 Must Commence By / /

Total Costs
 Upfront 0.00
 Added to Loan 0.00
 On Completion 0.00
Total Loan 112,500.00

Fees
 Fees Procurement Fees

Any fees you add or amend here will affect the total to pay and APR calculations in the KFI. Please check the fees apply to the product before continuing.

Amount	Payable To	Description	Estimated?	Refund	Payable
40.00	Teachers Building Society	Deeds Release & Seal...	No	No	On repayment
15.00	Teachers Building Society	Redemption Statement	No	No	On early rep...

Cost of Moving Legal Add Edit Remove

Level of Service >> Fees >> Insurance >> Product Summary >> Print < Back Next > Close

You must select a Procurement Fee before progressing. Once the Procurement Fee has been selected, click Next.

Key Facts Illustration :: Teachers Building Society :: 3 year Flexible Discount SVR - 2.6% Max 75% LTV Purchase Only

Illustration Tools Help

Loan Details
 Property Value 150,000
 Loan Amount 112,500
 Loan Term 25
 LTV 75.00

Repayment Method
 Repayment Repayment

Illustration
 Date of Issue 30/04/2013
 Assumed Start Date 01/ 7/2013
 Valid Until / /
 Must Commence By / /

Total Costs
 Upfront 0.00
 Added to Loan 0.00
 On Completion 0.00
Total Loan 112,500.00

Fees
 Fees Procurement Fees

Please select the appropriate gross procurement fee you will receive for introducing this mortgage. Mortgage related fees on the fees tab are for 'Lender' direct submissions. If you intend to submit through a different channel you will need to check the fees on the fees tab carefully and amend any which may differ or no longer apply. You must state the name of the mortgage lender who will make the payment, the name of the mortgage intermediary and the names of any third parties who will be paid.

☐ Teachers Building Society will make no payment to Arggghhhhh if you take out this mortgage.
☐ Teachers Building Society will pay Arggghhhhh no more than £250.00 if you take out this mortgage.
☐ [L&G Mortgage Club] Teachers Building Society will pay L&G Mortgage Club a fee of £393.75 if you take out this mortgage - (Proc fee code: TE1).
☐ [Mortgage Intelligence Elan] Teachers Building Society will pay Mortgage Intelligence Elan a fee of £393.75 if you take out this mortgage.
☐ [Mortgage Intelligence Spirit] Teachers Building Society will pay Mortgage Intelligence Spirit a fee of £393.75 if you take out this mortgage.
☐ [Mortgage Next Club] Teachers Building Society will pay Mortgage Next Club a fee of £393.75 if you take out this mortgage.
☒ [Next Intelligence] Teachers Building Society will pay Next Intelligence a fee of £393.75 if you take out this mortgage.

Cost of Moving Legal Add Edit Remove

Level of Service >> Fees >> Insurance >> Product Summary >> Print < Back Next > Close

Insurance:

Key Facts Illustration :: Teachers Building Society :: 3 year Flexible Discount SVR - 2.6% Max 75% LTV Purchase Only

Illustration Tools Help

Loan Details
 Property Value 150,000
 Loan Amount 112,500
 Loan Term 25
 LTV 75.00

Repayment Method
 Repayment Repayment

Illustration
 Date of Issue 30/04/2013
 Assumed Start Date 01/ 7/2013
 Valid Until / /
 Must Commence By / /

Total Costs
 Upfront 0.00
 Added to Loan 0.00
 On Completion 0.00
Total Loan 112,500.00

Insurance
 Life Insurance Buildings & Contents Ins Protection

Assureweb
 Aviva
 Friends Provident
 The Exchange - Level Term
 The Exchange - Decreasing
 Webline

Protect Your Clients Now

Source the best Life Assurance products for your clients
 Assureweb provides free instant access to the leading Life Assurance providers
 If you already have an Assureweb account click 'Quote' now or to register [click here](#)
 Any Questions? Call us on 0845 408 4022

Apply Quote

Level of Service >> Fees >> Insurance >> Product Summary >> Print < Back Next > Close

Product Summary:

Key Facts Illustration :: Teachers Building Society :: 3 year Flexible Discount SVR - 2.6% Max 75% LTV Purchase Only

Illustration Tools Help

Loan Details
 Property Value 150,000
 Loan Amount 112,500
 Loan Term 25
 LTV 75.00

Repayment Method
 Repayment Repayment

Illustration
 Date of Issue 30/04/2013
 Assumed Start Date 01/ 7/2013
 Valid Until / /
 Must Commence By / /

Total Costs
 Upfront 0.00
 Added to Loan 0.00
 On Completion 0.00
Total Loan 112,500.00

Product Summary

Include	Product Type	Provider	Product Name/Description	Status	Term	Monthly Cost
<input checked="" type="checkbox"/>	Mortgage	Teachers BS	2.39% Discounted for 3 years then 4.99%		25	£498.48
<input type="checkbox"/>	Life Insurance				0	Not yet available
<input type="checkbox"/>	Buildings & Contents Ins				0	Not yet available
<input type="checkbox"/>	MPPI				0 Months	£0.00
<input checked="" type="checkbox"/>	Buildings Insurance			Conditional	0 Months	£0.00
<input type="checkbox"/>	Repayment insurance				0 Months	£0.00

Product Detail
 When available, click on a product type in the table above to view details

Total Monthly Cost £498.48

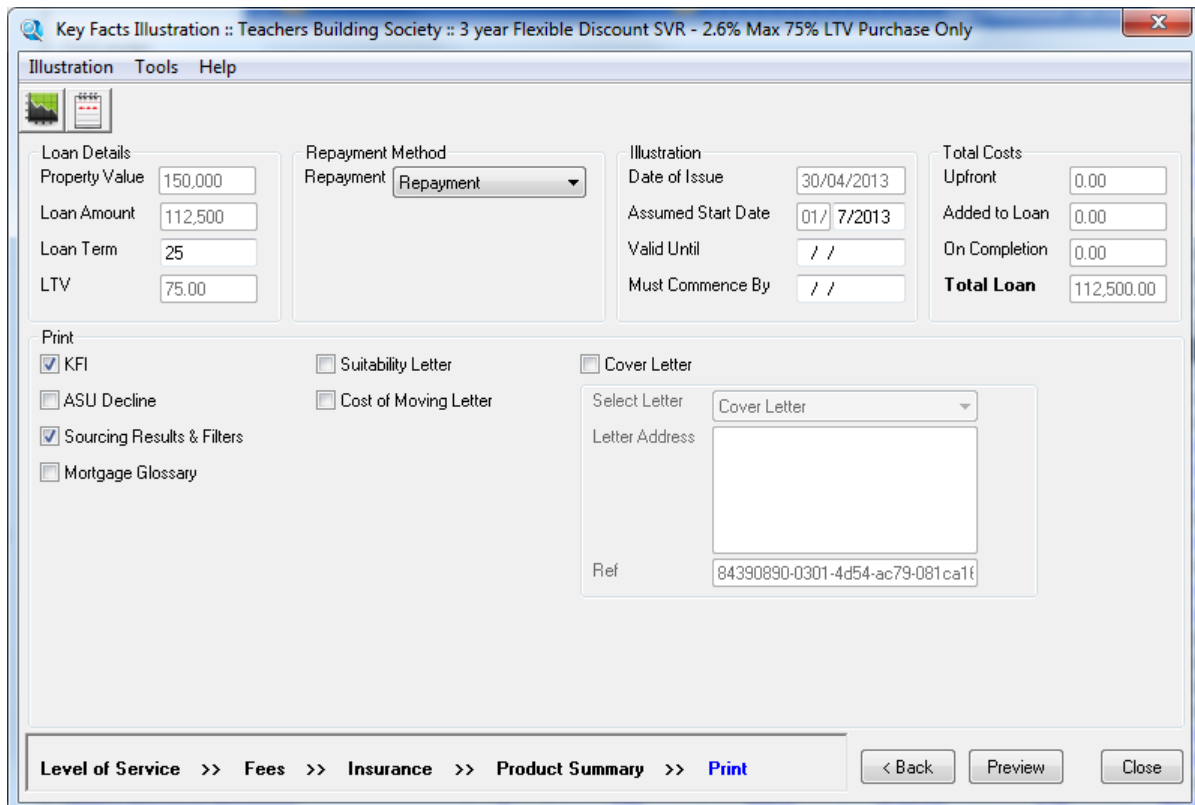
Add Edit Remove

Level of Service >> Fees >> Insurance >> Product Summary >> Print < Back Next > Close

Print:

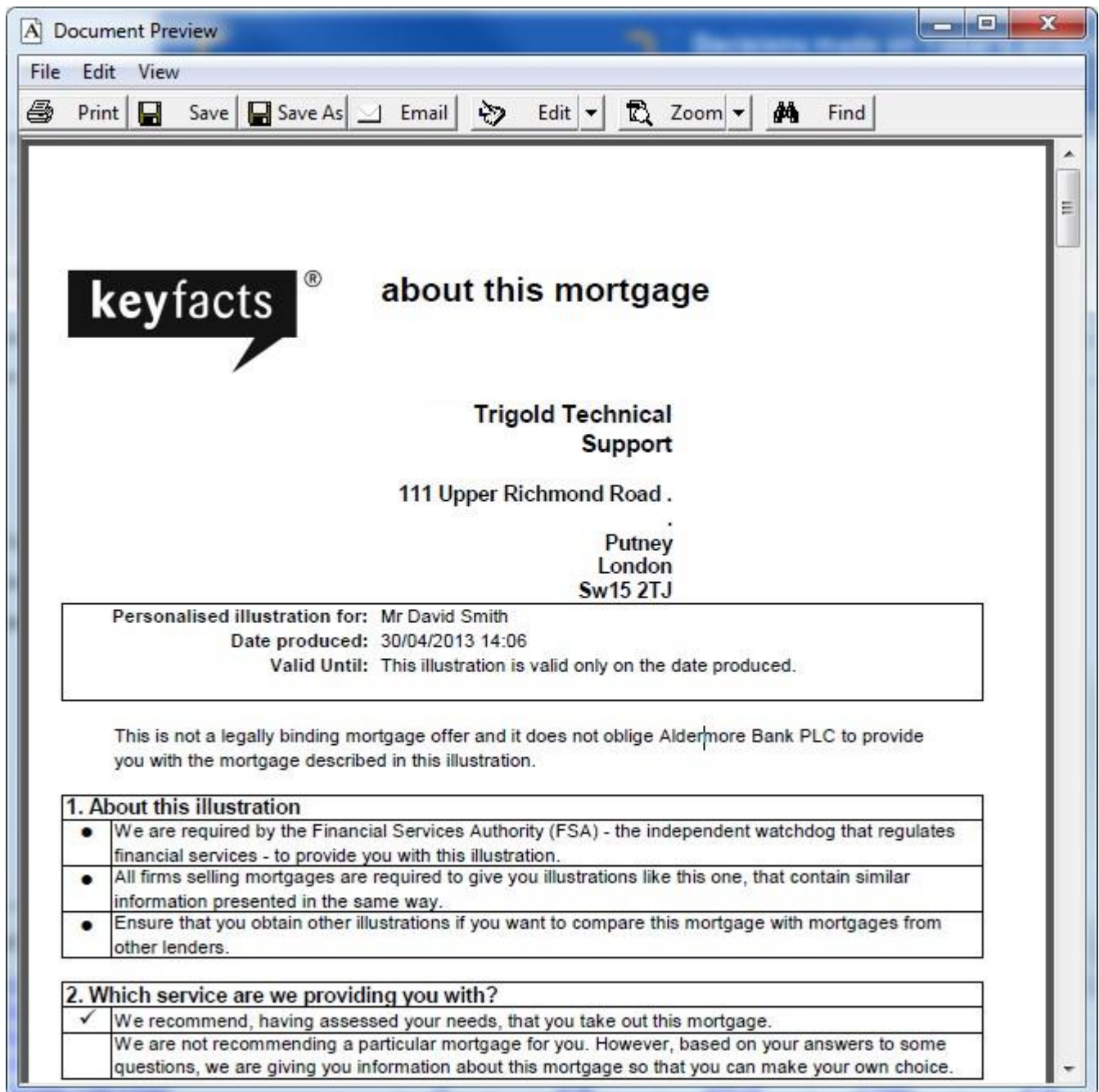
The last screen of the KFI Wizard allows you to produce your KFI, as well other supporting documentation:

- ASU Decline – A doc indicating the client does not want insurance
- Sourcing Results & Filters - A list of your sourcing results and filters used
- Mortgage Glossary – Glossary of Mortgage terms
- Suitability Letter – Record of Suitability
- Cost of Moving Letter – Costs of moving (Stamp Duty/Land Fees, etc.)









Once you have selected which documents you would like to produce, click on the 'Preview' button.

From this screen you can print, save, email and edit (if applicable). Please note that you must always click on the 'Save' button to save the documents to Trigold and to ensure that they transfer back to Momentum.



Once back in Momentum, click on the return button to return to the Case Details Screen.

Before proceeding to the application stage, you must 'Select' and 'Recommend' the product you have sourced on Trigold in the Quotes tab. Select the product by clicking the product description in the Details column.

Mortgages Equity Release Protection ASU Buildings and Contents Pensions Investments Secured Loans Bridging Loans Commercial Loans										
Sources										
 + Add Product		 + Add Product		 + Add Product		 + Add Product		 + Add Product		
Status	Date	Details	Documents	Payment/Premium	Frequency	Mortgage Loan	Rec	Chosen	AIP	KFI
Started	18/09/2013	Leeds Leeds Building Society Welcome Mortgage 0% for 6 Months then 4.16% Fixed Rate until 30/09/2018 up to 80% LTV No HLC Rep Only Tier 1 No Address Details	 Attach Document	£375.05	Monthly	£112,500.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

In the illustration Details screen, scroll down the section 'Recommended and Chosen Details section' and tick both the 'Recommended' and 'Chosen' boxes. Select the update button to update. If there is any compliance prompts enabled within Momentum, then this will be displayed after clicking the 'Update' button.

Date Provided
30/04/2013

Time Provided
15:31

Recommended
☒

Reason for Recommendation

Chosen
☒

Chosen/Not Chosen Reasons

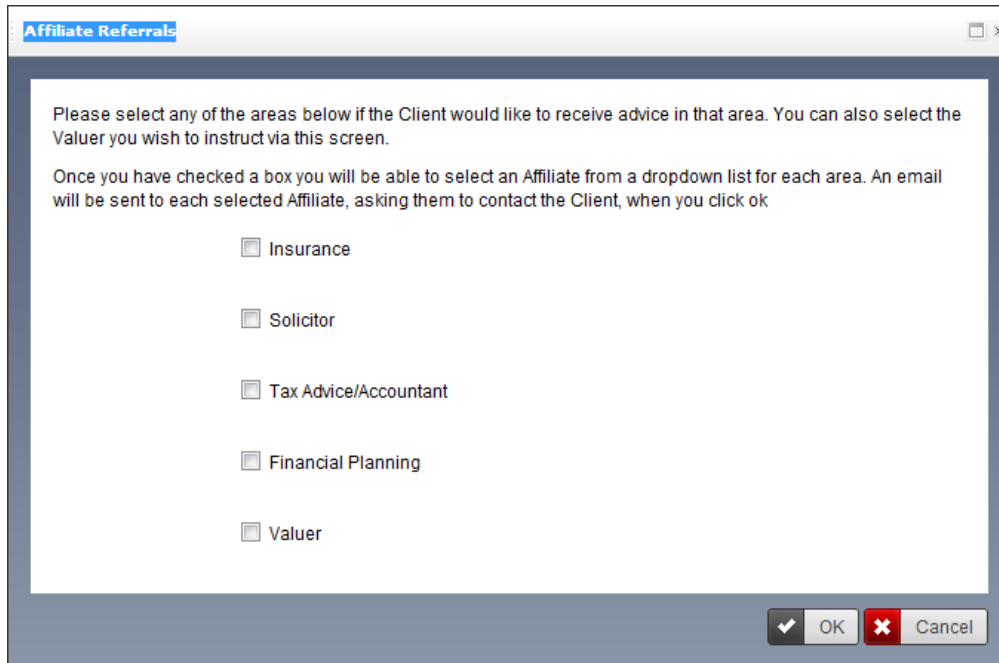
Illustration Compliance Prompt

Please review the following Compliance Rules which have been identified during this sales process.

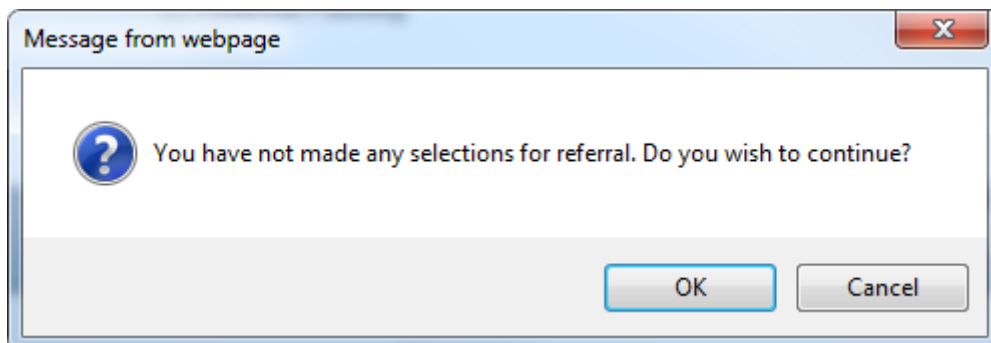
1.The total cost is more than the client has indicated they can afford, you will need to explain how this is affordable in the Suitability Letter.

Do you wish to continue?

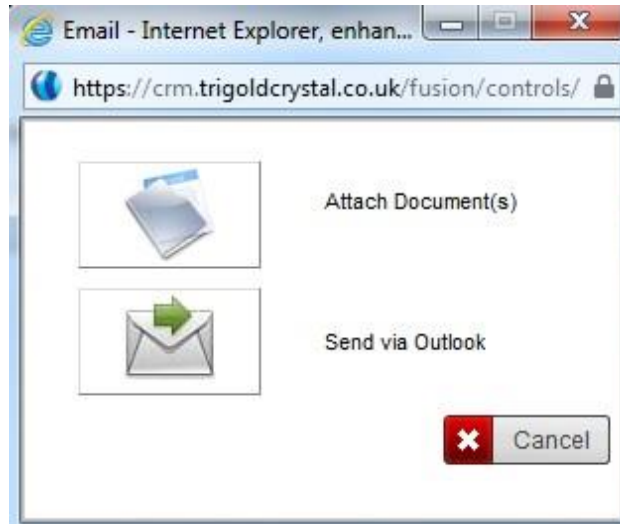
If the client would like to receive advice on any additional areas, this can be recorded by selecting the options below. If the client does not wish to receive any additional advice, then the boxes do not need to be ticked.



If you do not select any options for referral you will be prompted with the following message:

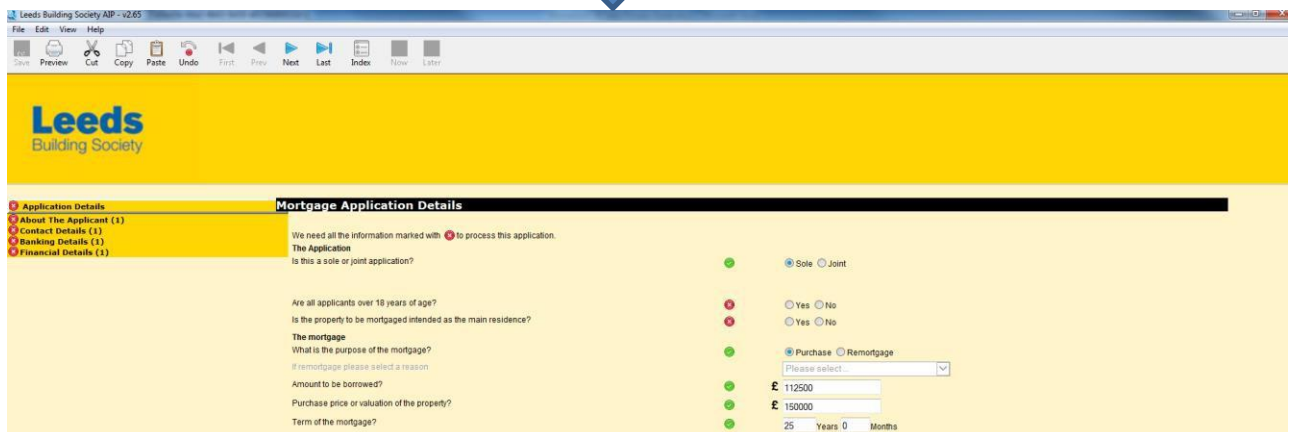


Once the product has been chosen and recommended, you will be prompted to either attach additional documents to the case or select documents to email to the client, or send an email to the client with attached documents.



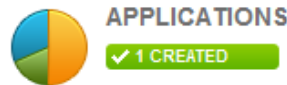
From the Quotes screen, you can now obtain an Agreement in principle. Click on the arrow in the AIP column to launch Trigold on the application screen.


Status	Date	Details	Documents	Payment/Premium	Frequency	Mortgage Loan	Rec	Chosen	AIP	KFI	RoS
Started	18/09/2013	Leeds Building Society Welcome Mortgage 0% for 6 Months then 4.16% Fixed Rate until 30/09/2018 up to 80% LTV No HLC Rep Only Tier 1 No Address Details	Attach Document	£375.05	Monthly	£112,500.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		

The application can be completed by entering data in the mandatory fields. Once each section turns green, click on the 'Send Now' button.


Once the product has been chosen and recommended, the Quotes module will change to 'Applications'



Quotes 


Mortgage 1 of 4

Recommended 1 of 4

Applications 


Mortgage 1


If you did not complete the application via the Quotes tab, you can always select the 'Applications' link to display the Application Management Screen. Hover over the Action menu and select either the ETC or MTE to submit an application form.

Drag a column header and drop it here to group by that column					
Created	Type	Provider	Product Description	Amount	Action
20/09/2013 12:12:51	Mortgage	 Cydesdale Bank	2 year 2.59% Fixed until 30/11/2015 Up to £500,000 75% LTV	Amount: £112,500.00 Premium: £514.34	<div> <div>Action</div> <div> MTE ETC </div> </div>

Creating a Suitability Letter:


The Record of Suitability can be created within Momentum, or an externally produced document can be attached.





Record Of Suitability 


Created N/A


Amended N/A

Document Issued 

Attach Document 







Record Of Suitability 

Created 30/04/2013

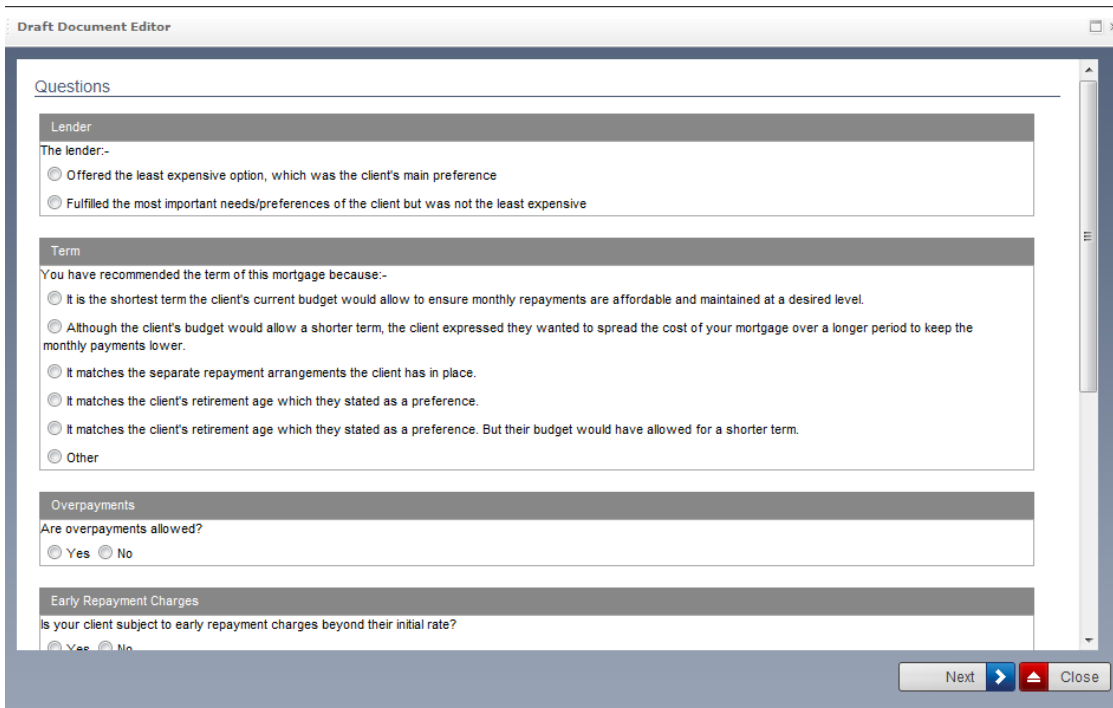
Amended 30/04/2013

Document Issued 

Attach Document 

To create the Suitability Letter in Momentum, select 'Record of Suitability' and the Draft Document Editor will be displayed.

Select the required data and select the Next button.



Questions

Lender
The lender:-

- ☐ Offered the least expensive option, which was the client's main preference
- ☐ Fulfilled the most important needs/preferences of the client but was not the least expensive

Term
You have recommended the term of this mortgage because:-

- ☐ It is the shortest term the client's current budget would allow to ensure monthly repayments are affordable and maintained at a desired level.
- ☐ Although the client's budget would allow a shorter term, the client expressed they wanted to spread the cost of your mortgage over a longer period to keep the monthly payments lower.
- ☐ It matches the separate repayment arrangements the client has in place.
- ☐ It matches the client's retirement age which they stated as a preference.
- ☐ It matches the client's retirement age which they stated as a preference. But their budget would have allowed for a shorter term.
- ☐ Other

Overpayments
Are overpayments allowed?

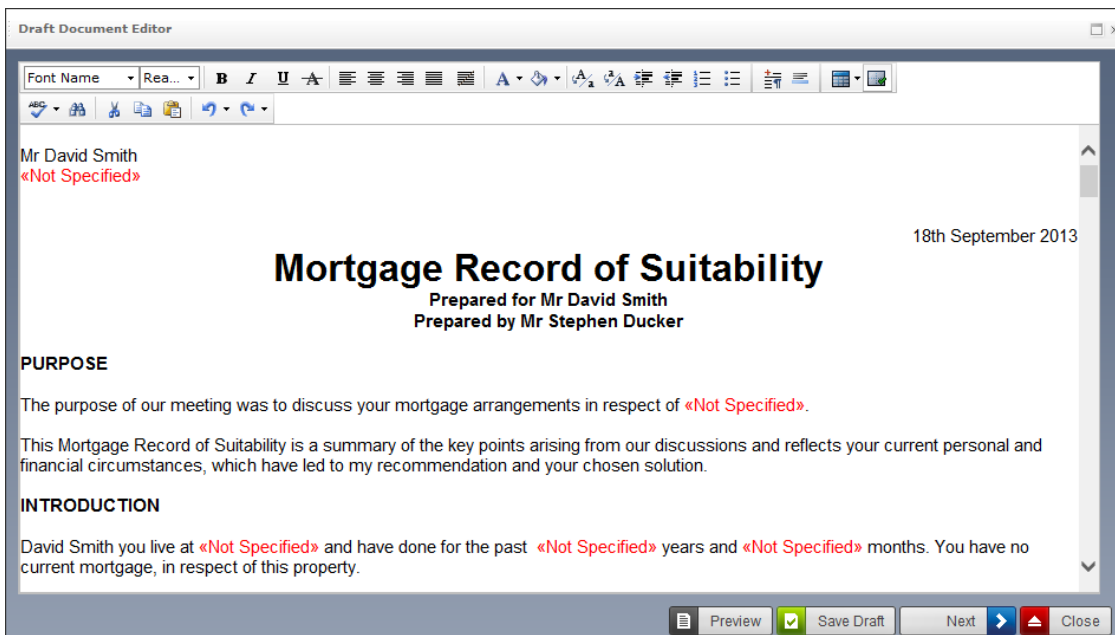
☐ Yes ☐ No

Early Repayment Charges
Is your client subject to early repayment charges beyond their initial rate?

☐ Yes ☐ No

Next [Next Arrow] [Up Arrow] Close

When the Mortgage Record of Suitability review appears, you will need to amend any text that is shown in red, between the chevrons, see below.



Font Name: Rea... [B] [I] [U] [A] [List] [Align] [Indent] [Outdent] [Link] [Unlink] [Image] [Table] [Table of Contents] [Page Number] [Page Count] [Page Size] [Page Orientation] [Page Margin] [Page Header] [Page Footer] [Page Number] [Page Count] [Page Size] [Page Orientation] [Page Margin] [Page Header] [Page Footer]

Mr David Smith
«Not Specified»

18th September 2013

Mortgage Record of Suitability

Prepared for Mr David Smith
Prepared by Mr Stephen Ducker

PURPOSE

The purpose of our meeting was to discuss your mortgage arrangements in respect of «Not Specified».

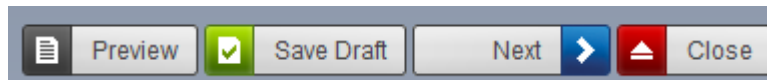
This Mortgage Record of Suitability is a summary of the key points arising from our discussions and reflects your current personal and financial circumstances, which have led to my recommendation and your chosen solution.

INTRODUCTION

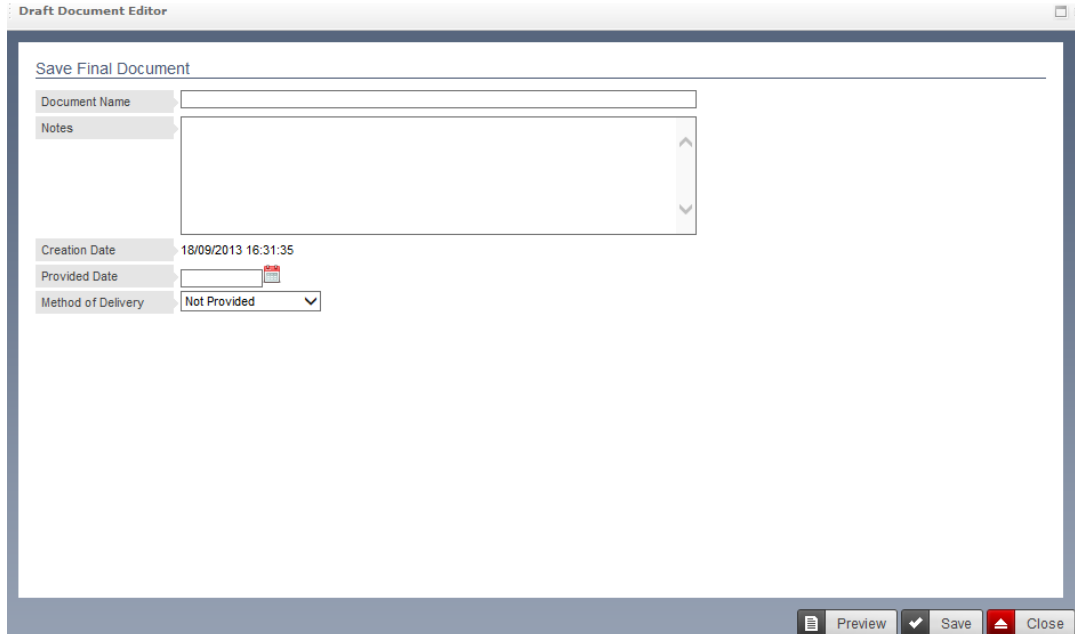
David Smith you live at «Not Specified» and have done for the past «Not Specified» years and «Not Specified» months. You have no current mortgage, in respect of this property.

Preview [Save Draft] Next [Up Arrow] Close

Select the 'Preview' button to preview the Suitability Letter and confirm the changes have been made. You can also click on the 'Save Draft' button to save the Suitability Letter. Clicking the 'Next' button will proceed to the end of the Suitability Letter wizard and the 'Close' button will take you back to the previous screen.



At the end of the Suitability Letter wizard, enter a Document Name, enter in any notes if required, and select a Provided Date and confirm the Method of Delivery.



Draft Document Editor

Save Final Document

Document Name:

Notes:

Creation Date: 18/09/2013 16:31:35

Provided Date:

Method of Delivery:

Preview Save Close

You may also preview the Suitability Letter by selecting the Preview button and then select the Save button and return to the Case Details Screen.



SUITABILITY

✓ 1 ISSUED

Record Of Suitability

Created 30/04/2013

Amended 30/04/2013

Document Issued ✓

Attach Document

Attaching an external Suitability Letter:

To attach an externally produced Suitability Letter select the 'Attach Document' button.



SUITABILITY

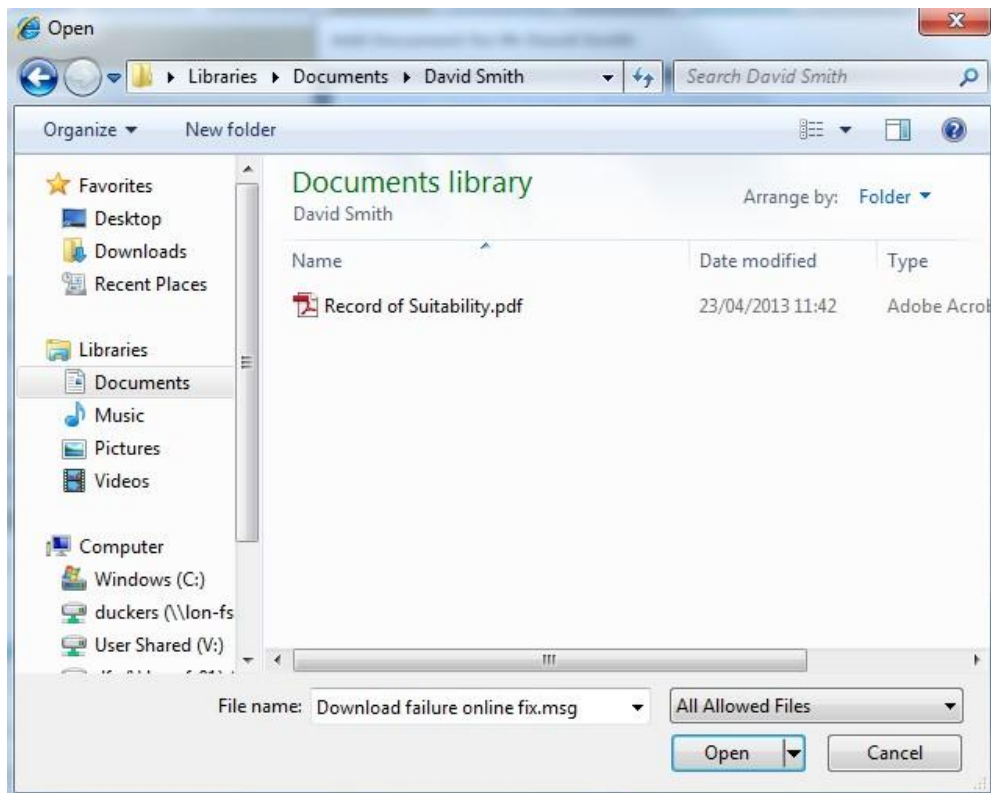
✗ NOT ISSUED

Record Of Suitability	
Created	N/A
Amended	N/A
Document Issued	✗

Attach Document



Locate the Document by selecting Browse. Highlight the required Document and select the Open button to return to the Add Document Screen. Select Save to Attach the Document.



Add Document for Mr David Smith

Momentum > Avelo FS Holdings Ltd (Free) > Putney > Mr Stephen Ducker

Type	Mortgage Record of Suitability
Name (leave blank for default)	David Smith
Notes	
Creation Date	30/04/2013 15:51
Date Provided	30/04/2013
Method of Delivery	Not Provided
Filename	C:\Users\duckers\Desktop\Record of Suitability. Browse... Scan

Save Cancel

Note: If attaching your own document, you must remember to mark the document as issued. This can be done at the point of attaching the document via the 'Method of Delivery'


Once the Suitability letter has been saved, you will be taken back to the Case Detail screen. The suitability section will now appear as issued.

Demands and Needs:


The Demands and Needs letter can be created for all recommended insurance products relating to a case. The Demands and Needs letter can only be created once another type of insurance has been quoted for. If you have not done so, you will need to click on quotes and select a sourcing engine and produce an insurance quote.

Demands and Needs


Created	N/A
Amended	N/A
Document Issued	✗

Attach Document 

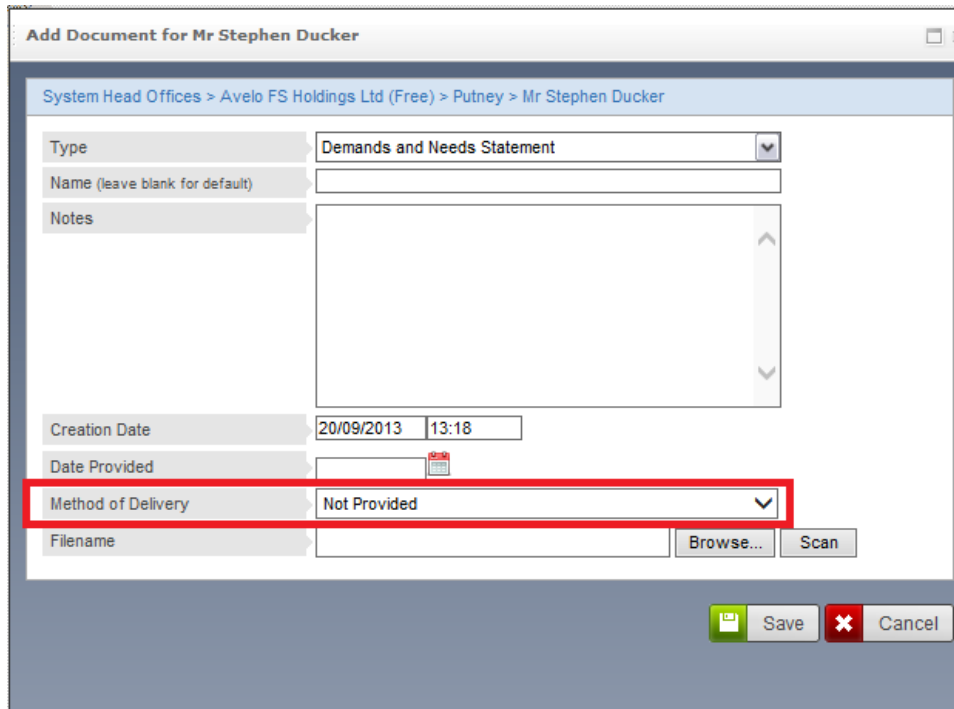
To create a Demands and Needs letter, you can either attach your own document by clicking on the 'Attach Document' button or clicking on the 'Demands and Needs' button.

Demands and Needs 

Created	25/10/2012
Amended	25/10/2012
Document Issued	✓

Attach Document 

Note: If attaching your own document, you must remember to mark the document as issued. This can be done by selecting a 'Method of Delivery' option.



Add Document for Mr Stephen Ducker

System Head Offices > Avelo FS Holdings Ltd (Free) > Putney > Mr Stephen Ducker

Type: Demands and Needs Statement

Name (leave blank for default):

Notes:

Creation Date: 20/09/2013 13:18

Date Provided:

Method of Delivery: Not Provided

Filename: Browse... Scan

Save Cancel

If you have not issued the document yet, once issued you may go to the 'Documents' tab on the Case Details Screen, locate the document, hover over the 'Action' button and select the 'Issue Document' option.

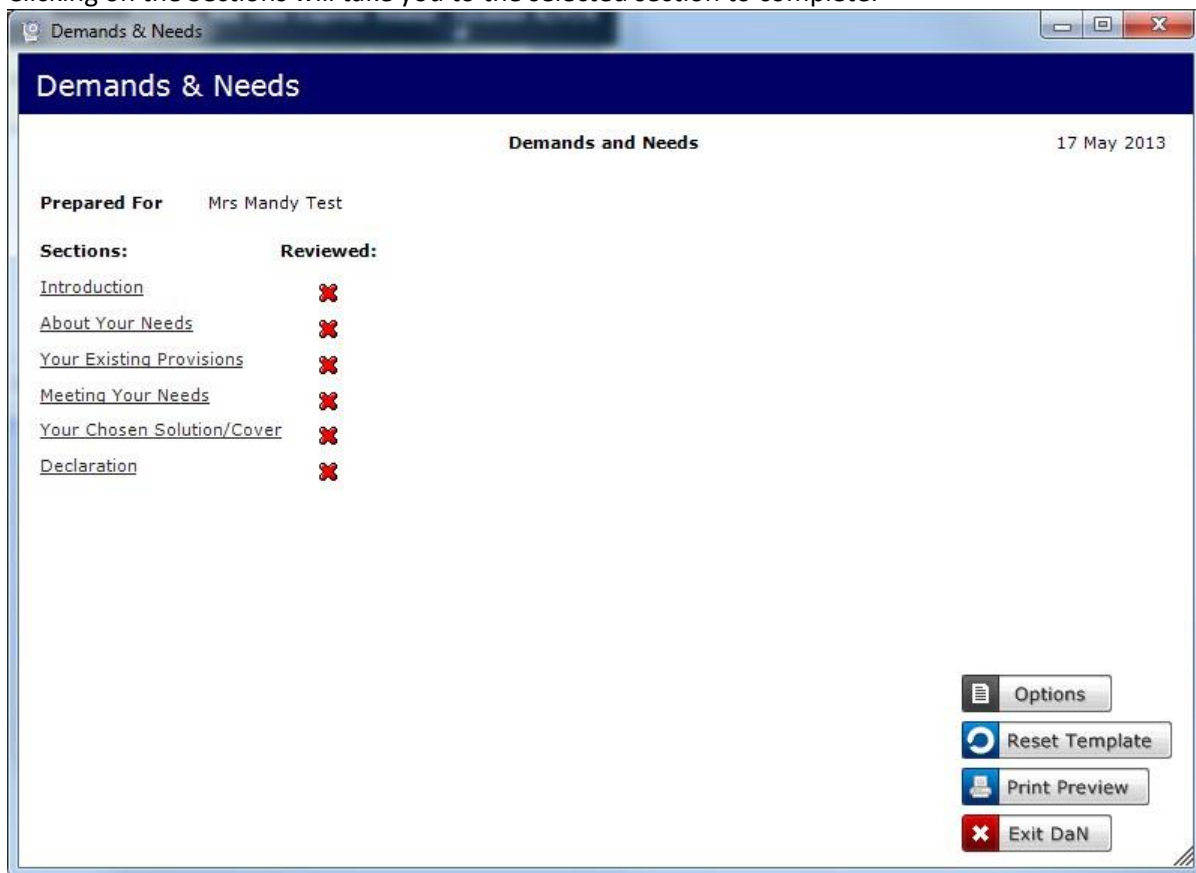


Date	Document	Action	Status
20/09/2013 13:13:00	Suitability letter for Mr Stephen Ducker	Issue document	Not Provided
	Mortgage Record of Suitability	Send document in e-mail	Awaiting Issue

Once the Demands and Needs wizard launches, you will need to work through the following sections:

- Introduction
- About Your Needs
- Your Existing Provisions
- Meeting Your Needs
- Your Chosen Solution/Cover
- Declaration

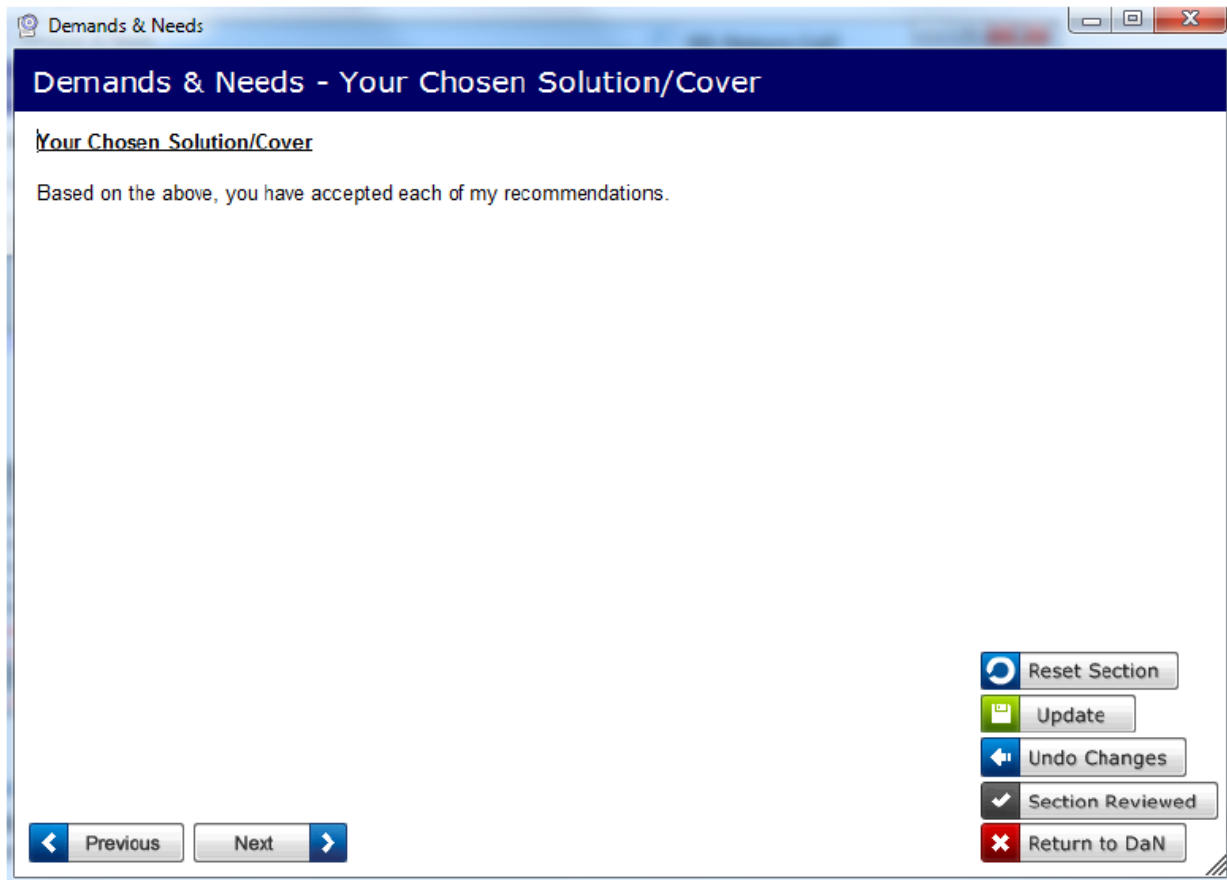
Clicking on the Sections will take you to the selected section to complete.



Sections:	Reviewed:
Introduction	✗
About Your Needs	✗
Your Existing Provisions	✗
Meeting Your Needs	✗
Your Chosen Solution/Cover	✗
Declaration	✗

Options
Reset Template
Print Preview
Exit DaN

After editing each section and clicking the 'Section Reviewed' button, that section will display as a green tick on the Demands and Needs summary screen.



Demands & Needs

Demands & Needs - Your Chosen Solution/Cover

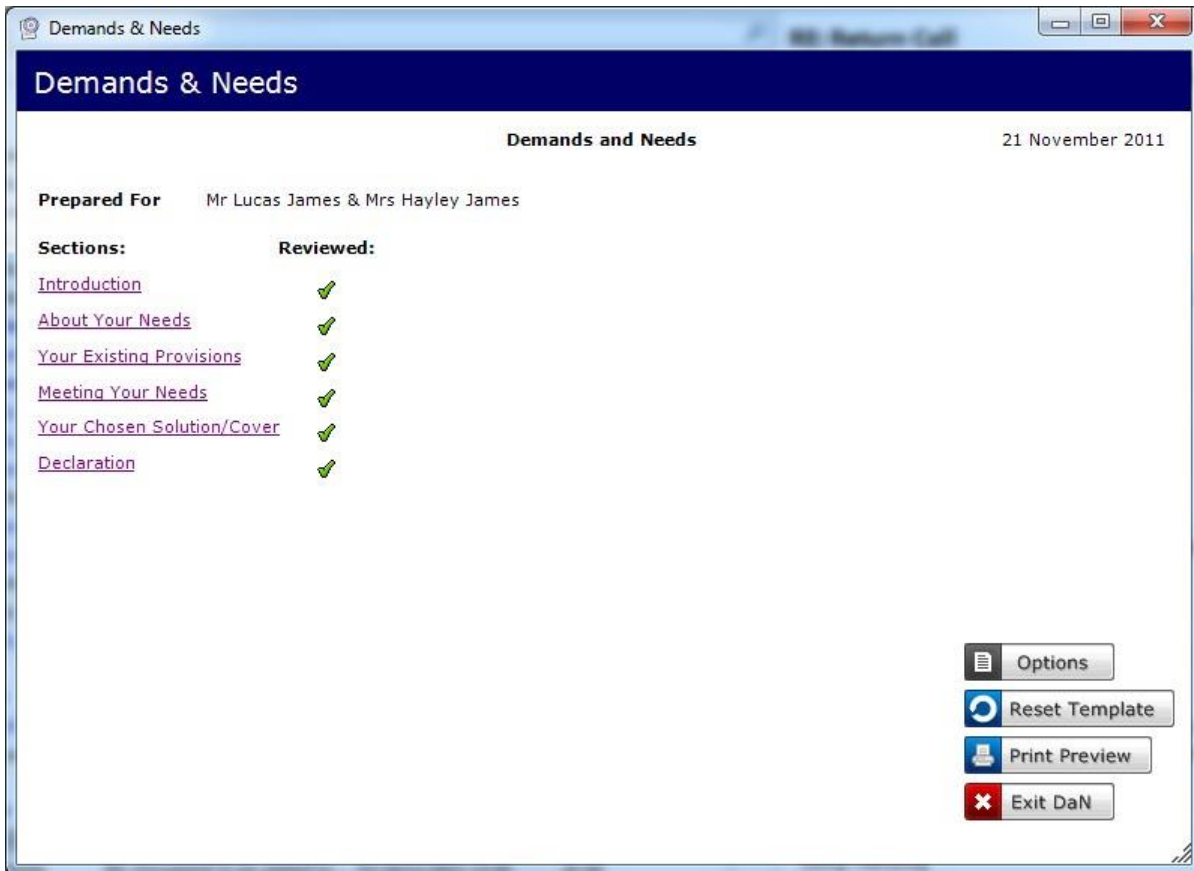
Your Chosen Solution/Cover

Based on the above, you have accepted each of my recommendations.

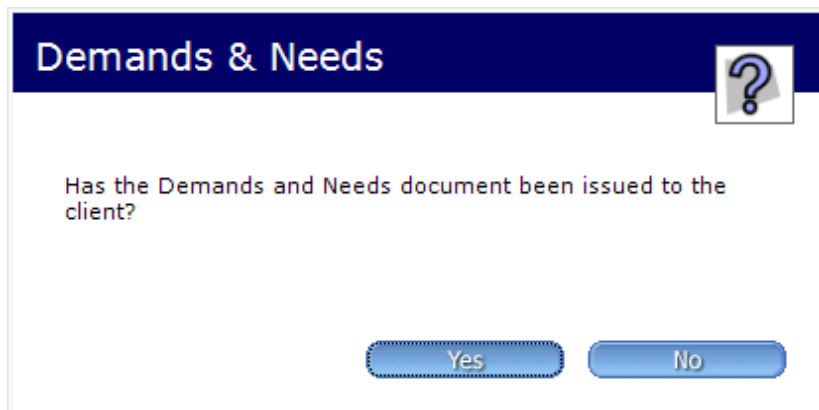
Previous Next

Reset Section
Update
Undo Changes
Section Reviewed
Return to DaN

Once all sections display a green tick under the 'Reviewed' column, select the 'Print Preview' button to preview the document.



If you select the 'Exit DaN' button and the Demands and Needs letter has been previewed using the 'Print Preview' button, the following popup will be displayed.




Select if the Demands and Needs has been issued to the client will take you to the Demands and Needs Configuration screen.

Demands & Needs - Configuration Screen



Issued D&Ns

Create Date	Created By	DaN Status	Issue Date	Reissue Date	Reissue Reason
09/10/2013	Mr Stephen Ducker	Completed	09/10/2013		

 **Reject & Re-Issue**

Date/Time	Provider/Product	Property	Premium	Adjusted Premium	Rec	Cho	Status
22/05/2013 10:22:00	3XD Life Cover		£0.00		Yes	Yes	Started

Summary	Unallocated Quotes	Total Rec	Total Rec AND Chosen	Total Chosen	Total Premium	Available Monthly Income
	0	1	1	1	£0.00	£496.11

 **Historical D&N**  **Exit**

Click the 'Exit' button to close the Demands and Needs Configuration screen and return to Momentum.

Once the Demands and Needs letter has been completed, return to the Case Details screen and the Demands and Needs will display as issued.

Case Details | Audit | Notes | Documents | Fees

Show Component Manager

Case Detail - 1171

Mortgages ☒ Equity Release ☐ Protection ☒ ASU ☐ Buildings and Contents ☒
Secured Loans ☐ Bridging Loans ☐ Commercial Loans ☐ Pensions ☐ Investments ☐
Other Products ☐

Client
Mr Lucas James
01527 569233
07979 525569
lucas@o2.com

Partner
Mrs Hayley James
01527 569233
07918 526415
Hayley@o2.com

Adviser
Mr James Anderson
Management Team
Avelo Trigold

SUMMARY 100%
Compliance Status: Passed 21/11/2011
Send Correspondence
View Case Complaints
Abort Current Case
Previously Closed Cases

DISCLOSURE ISSUED
Amend IDD
Attach IDD
Given to client
Created 21/11/2011
Issued 21/11/2011
Regulated Sale
Attach Document

FACT FIND COMPLETED
Online Fact Find
Offline Fact Find
Created 21/11/2011
Amended 21/11/2011
Print Fact Find
Attach Document

APPLICATIONS 2 CREATED
Quotes: Mortgage B & C Recommended 1 of 5, 1 of 1, 2 of 6
Applications: Mortgage B & C 1

SUITABILITY 2 ISSUED
Record Of Suitability: Created 21/11/2011, Amended 21/11/2011, Document Issued
Demands and Needs: Created 21/11/2011, Amended 21/11/2011, Document Issued
Attach Document

A completed case:

Once the IDD,Fact Find,KFI,Application and Suitability Letter have been completed, all sections will show as completed or issued.

Mortgages <input checked="" type="checkbox"/>	Equity Release <input type="checkbox"/>	Protection <input type="checkbox"/>	ASU <input type="checkbox"/>	Buildings and Contents <input type="checkbox"/>
Secured Loans <input type="checkbox"/>	Bridging Loans <input type="checkbox"/>	Commercial Loans <input type="checkbox"/>	Pensions <input type="checkbox"/>	Investments <input type="checkbox"/>
Other Products <input type="checkbox"/>				

Client

Mr Stephen Ducker

No Number

No Number

No Email Address

No Address

Adviser

Mr Stephen Ducker

Putney

Avelo FS Holdings Ltd (Free)

SUMMARY

80%

Compliance Status

Passed with Guidance 16/09/2013

Send Correspondence

View Case Complaints

Abort Current Case

Previously Closed Cases

DISCLOSURE

ISSUED

Amend IDD

Attach IDD

Given to client

Created 17/09/2013

Issued 17/09/2013

Regulated Sale

Attach Document

FACT FIND

COMPLETED

Online Fact Find

Offline Fact Find

Created 16/09/2013

Amended 19/09/2013

Print Fact Find

Attach Document

APPLICATIONS

1 CREATED

Quotes

Mortgage Recommended 1 of 1

Applications

Mortgage 1

SUITABILITY

1 ISSUED

Record Of Suitability

Created 16/09/2013

Amended 16/09/2013

Document Issued

Attach Document

Closing a Case:

A case can be closed at any stage once it has been created and can be closed via the Cases screen.



Hover over the 'Action' menu for the required case/contact and select the 'Close Case' option.



You will be prompted to confirm that you wish to close the case by reading the notes and clicking on the 'OK' button.

Case Closure

Please Note:

The Case is now ready for closure, however the system has detected that the Case has not been submitted to Case Checking. If this is correct then please navigate to the bottom of the window and close the case, otherwise, please

[Click Here to Submit to Case Checking](#)

Closing the case will prevent you from performing the following activities on this case:

- No more client facts can be captured
- No more illustrations can be created, recommended or chosen
- No more applications can be processed.

You will still however be able to perform the following activities on this case:

- Update Application Notes
- Reissue Suitability Letters for compliance purposes
- Attach documents for compliance purposes
- Review the completed Fact Find
- Review all illustrations
- Review all applications

In addition you will be able to commence a new case for client(s), which will transfer all previous fact find data into a new Fact find, any new property addresses will also be automatically updated.

To commence a new case select the Case Detail link from the action menu in 'Cases', for the relevant client, then click the 'Add New Case Detail' button.

Should you not want to close this case now, select no in the dropdown below. You can close this case at a later stage by selecting 'Close Case' from the action menu for the relevant case in 'Cases'.

Do you want to close this case? Yes

☒ OK